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ABSTRACT

This report provides information on the wages of specific traditional and nontraditional occupations in Rock County, Wisconsin, especially regarding women. The first section identifies "traditionally male" and "traditionally female" occupations. Two tables list occupations and number/percent of women in the occupations. Section 2 presents in two tables the mean entry-level and overall employee wage levels in Rock County for the occupations defined as nontraditional and traditional. The third section furnishes the estimated minimum wage level that a woman must earn in order to be self-supporting. Explanations are provided of items included in the calculations, such as number of dependents, number of children needing child care, and source of medical insurance. Six tables are provided. The fourth section identifies those occupations with a favorable future employment outlook. Three tables are supplemented by narrative explaining the three criteria used to develop the projections: high replacement rate, expected high job growth, and a prediction of industry expansion. A conclusion suggests programs that should be considered for training women. (Appendixes include instruments and projections by specific occupations.) (YLB)

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Private Industry Council
of Rock County, Inc.

ED276888

NONTRADITIONAL OCCUPATIONS FOR WOMEN: WAGES AND PROSPECTS FOR EMPLOYMENT INCLUDING AN EXAMINATION OF SELF-SUPPORTING WAGE LEVELS

Executive Director: James Hutchinson
July 31, 1986

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TABLE OF CONTENTS

	PAGE
Background Information	4
Plan of the Report	4
Traditional and Nontraditional Occupations	5
Wages of Traditional and Nontraditional Occupations	11
Economic Consequences of Job Segregation	11
The Self-Supporting Wage	18
Explanation of Costs	18
Housing and Utilities	18
Food and Related Items	19
Health Costs	19
Transportation	20
Clothing	20
Entertainment and Miscellaneous	20
Buffer	20
Taxes	21
Determining a Self-Supporting Wage for Individuals	22
Child Care Costs	21
Explanation of Tables	22
Employment Projections	27
Explanation of Criteria	28
Conclusion	35
Appendix A--Survey Design	39
Appendix B--Survey	40
Appendix C--Tax Calculations for Self-Supporting Income Estimates	43
Appendix D--Worksheet for Calculating Self-Supporting Wage for Single Individuals With or Without Children	71
Appendix E--Occupational Projections: Explanation by Occupation	85
References	88

DIRECTORY TO TABLES

Description of Table		Page
Table 1	Traditional Occupations for Women, 1985	6
Table 2	Nontraditional Occupations for Women, 1985	8
Table 3	Comparison of Wages, Traditional and Nontraditional Occupations, 1985	11
Table 4	Mean Wages, Traditional Occupations for Women, 1985	13
Table 5	Mean Wages, Nontraditional Occupations for Women, 1985	15
Table 6	Estimated Minimum Self-Supporting Wage for Women, Health Insurance Provided by Employer	23
Table 7	Estimated Minimum Self-Supporting Wage for Women, Health Insurance Not Provided By Employer	23
Table 8	Self-Supporting Income For Women, Breakdown by Expenses, Health Insurance Provided by Employer Child Care Expenses not Included	24
Table 9	Self-Supporting Income for Women, Breakdown by Expenses, Health Insurance Not Provided by Employer, Child Care Expenses not Included	24
Table 10	Self-Supporting Income for Families with Children in Child Care. Health Insurance Provided by Employer	25
Table 11	Self-Supporting Income for Families with Children in Child Care, Health Insurance Not Provided by Employer	26
Table 12	Comparison of National and State Replacement Rates, 1981	29
Table 14	Occupations with a Favorable Employment Outlook 1986 to 1990	32
Table 15	Mean and Entry-Level Wages for Occupations with a Favorable Employment Outlook, 1986	34
Table 16	Pre- and Post- JTPA Wages, PY`85	35

Background Information

Since the end of World War II, the proportion of women in the United States labor force has increased significantly, from 28% in 1950 to 44% in 1984. The labor force participation rate of women, which is defined as the percentage of the civilian, noninstitutionalized population of women in the labor force, has also increased, from 33.9 percent in 1950 to 53.6 percent in 1984. In spite of this increase in the proportion of women in the labor force, women's wages have remained significantly lower than those of men--in 1984 women earned $0.64 for every $1.00 that men earned. (Norwood, Dec. 1985) This inequality in earnings has become more of a problem in recent years due to the increase in the number of female-headed households and these women's need to support themselves and their families.

In 1979, 11.3 percent of all Rock County households were headed by women. In the Janesville-Beloit Standard Metropolitan Statistical Area (SMSA), 1029 female-headed households were below the poverty level even after taking into account all transfer payments(i.e. AFDC, GR, etc); this is 27 percent of all of the female-headed households in the SMSA. Of those below the poverty level, 94.8% had children under 18, and 53.5 percent had children under 6.

Part of the problem is that in spite of women's increasing employment, they remain concentrated in relatively few low-paying job categories. In 1985, 40.6% of all employed women were working in the traditionally female fields of health care, clerical and services, while less than one percent were working in the nontraditional fields of construction, material moving, mechanics and manufacturing. Most of the jobs held by women have become identified as "women's jobs". That is, relatively few men hold these jobs. The sex segregation of these occupations has important ramifications: women's jobs are the low-level, low-prestige, low-paying, low-benefit, dead-end jobs. (Fox and Hesse-Biber, 1984)

Plan of the Report

This report is divided into four separate sections. The first section identifies "traditionally male" and "traditionally female" occupations. The second section presents the mean entry-level and overall employee wage levels in Rock County for the occupations defined as nontraditional (traditionally dominated by men) and traditional (traditionally dominated by women). The third section furnishes the estimated minimum wage level that a woman must earn in order to be self-supporting. The wage levels are dependent upon various variables: number of dependents, number of children needing child care, source of medical insurance, etc. The fourth section identifies those occupations with a favorable future employment outlook, and thus, those occupations for which the PIC should consider funding training programs.

Traditional and Nontraditional Occupations

Traditional occupations for women are defined as those occupations in which 75% or more of all employees are women. Similarly, nontraditional jobs are defined as those in which 75% or more of the employees are men. The nontraditional occupations have been traditionally dominated by men and, in some cases, limited to men. The occupations which were included in the traditional and nontraditional job categories were determined using national statistics obtained from Employment and Earnings, January 1986. In this case, it is assumed that national statistics are an accurate indicator of local labor market conditions because the socialization process which leads women to favor one type of job over another is a culture-wide, and therefore a nation-wide phenomenon, which differs little from state to state.

The jobs which are traditionally held by women are listed in Table 1. According to this table, 52.7% of all women who were employed in 1985 were employed in a traditionally female job. On the other hand, less than six percent of all working women held the higher-paying, nontraditional jobs. The remaining 43.14% of working women were employed in "mixed" occupations, or occupations with between 25% and 75% women. Occupational segregation is quite pronounced. For example, in 1985 over 13 million women worked in twenty occupations in which at least 90% of their coworkers were women. Only about 2.5 million women worked in the 95 nontraditional jobs listed in Table 2.

A variety of factors contribute to women's concentration in a small set of occupations that have been defined as appropriate for them, and to their exclusion from most other occupations. Scientific evidence fails to support the argument that women's occupational outcomes result primarily from free choices that they make in an open market. It suggests rather that women face discrimination and institutional barriers in their education, training and employment. Often the opportunities that women encounter in the labor market and in premarket training and education constrain their choices to a narrow set of alternatives. Cultural notions about sex differences in abilities and interests, as well as deep-seated beliefs about male-female relationships, color the attitudes and behavior of parents, educators and others who influence the occupational preferences of the young and the kinds of training to which they have access. (Reskin, 1984) Thus, the greatest barriers to nontraditional employment of women are almost universal sex-role stereotyping, and often unconscious sex discrimination. One important aspect of stereotyping is the social censure, ridicule and harassment that often accompanies a woman's decision to work in a nontraditional job.

TABLE 1
TRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION	NUMBER OF WOMEN (1000's)	NUMBER OF WOMEN AS % OF EMPLOYMENT IN GIVEN OCCUPATION	PERCENT DISTRIBUTION OF TOTAL
	Total Employment=100,397,000			
	Total Women Employed = 47,253,000			
	HEALTH CARE			
075	Registered Nurses	1376	95.1	2.9
078	Health Technologists and Technicians	930	83.4	2.0
076	Speech Therapists	54	93.8	0.1
079	Dental Hygienists	56	99.5	0.1
354	Licensed Practical Nurses	390	96.9	0.8
079	Dental Assistants	166	99.0	0.4
079	Health Aids and Trainees	299	85.6	0.6
079	Nursing Aides, Orderlies	1117	89.9	2.4
077	Dieticians	76	93.9	0.2
	EDUCATION			
092	Elementary School Teachers	1142	84.0	2.4
092	Kinder. and Preschool Teachers	352	98.8	0.7
094	Special Education Teachers	175	85.0	0.4
249	Teachers Aides	355	93.6	0.8
291	Sales--Street Vendors	247	76.1	0.5
261	Sales Workers--Apparel	385	82.7	0.8
269	Sales Workers--Other Commodities	1035	74.6	2.2
100	Librarians, Archivists, Curators	182	84.7	0.4
119	Legal Assistants	112	75.6	0.2
	CLERICAL			
211	Bank Tellers	450	93.0	1.0
214	Billing Clerks	139	87.7	0.3
210	Bookkeepers	1864	91.5	3.9
211	Cashiers	1807	83.1	3.8
203	Data Entry Keyers	320	90.7	0.7
243	Eligibility Clerks--Social Welfare	51	87.7	0.1
206	File Clerks	235	81.0	0.5
205	Interviewers	146	84.6	0.3
249	Library Clerks	109	79.9	0.2
249	Order Clerks (not financial)	156	78.8	0.3
215	Payroll and Timekeeping Clerks	154	86.8	0.3
209	Personnel Clerks (except payroll)	57	92.2	0.1
237	Receptionists	663	97.6	1.4
216	Records Clerks	108	80.4	0.2
201	Secretaries	3994	98.4	8.5

TABLE 1
TRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION	NUMBER OF WOMEN (1000's)	NUMBER OF WOMEN AS % OF EMPLOYMENT IN GIVEN OCCUPATION	PERCENT DISTRIBUTION OF TOTAL
216	Statistical Clerks	72	75.4	0.2
202	Stenographers	53	85.9	0.1
235	Telephone Operators	191	88.8	0.4
203	Typists	841	95.6	1.8
	FACTORY			
785	Dressmakers	100	95.5	0.2
786	Textile Sewing Machine Operators	690	90.8	1.5
681	Winding and Twisting Machine Workers	63	77.9	0.1
	PRIVATE HOUSEHOLD			
301	Child Care	387	96.9	0.8
309	Cleaners and Servants	527	95.8	1.1
	SERVICE OCCUPATIONS			
321	Maids	470	83.5	1.0
311	Food Counter and Fountain Workers	265	79.5	0.6
311	Waiters, Waitresses and Helpers	1148	84.0	2.4
313	Kitchen Workers--Food Preparation	100	74.8	0.2
359	Child Care Workers	709	96.1	1.5
332	Hairdressers and Cosmetologists	636	89.9	1.3
	TOTAL	16799	Average= 87.9%	0.5

SOURCE: Employment and Earnings, Jan. 1986. U.S. Department of Labor. Bureau of Labor Statistics.

TABLE 2
NONTRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION	NUMBER OF WOMEN (1000's)	NUMBER OF WOMEN AS % OF TOTAL EMPLOYMENT IN GIVEN OCCUPATION	PERCENT DISTRIBUTION OF TOTAL
	Total Employment = 100,397,000			
	Total Women Employed = 47,253,000			
	PROFESSIONAL SPECIALTY			
001	Architects	15	11.3	0.03
002	Engineers-Aerospace	4	4.7	0.01
008	Engineers-Chemical	6	8.8	0.01
005	Engineers-Civil	10	4.7	0.02
003	Engineers--Electrical and Electronic	45	8.3	0.10
012	Engineers-Industrial	19	10.9	0.04
007	Engineers-Mechanical	10	3.7	0.02
022	Chemists	78	21.0	0.17
024	Geologists	23	14.8	0.05
110	Lawyers	116	18.1	0.25
070	Physicians	85	17.2	0.18
072	Dentists	9	6.5	0.02
017	Drafting Occupations	52	17.4	0.11
017	Electrical and Electronic Technicians	40		0.08
018	Surveyors	6	9.8	0.01
	MANAGERIAL AND PROFESSIONAL SPECIALTY			
143	Inspectors--Construction	3	7.3	0.01
168	Inspectors (except construction)	38	22.9	0.08
162	Purchasing Managers	24	24.4	0.05
103	Managers, Marketing, Advertising	100	23.8	0.21
249	Supervisors-Distr., Scheduling Clerks	32	20.6	0.07
	SALES			
251	Stock and Bond Sales Agents	65	24.6	0.14
261	Sales Representatives Manufacturing Industries	264	17.5	0.56
	Sales Workers--			0.00
273	-Motor Vehicles and Boats	21	7.7	0.04
275	-Hardware and Building Supplies	45	22.7	0.10
273	-Parts	19	12.2	0.04
	SERVICE			
230	Mail Carriers, Postal Service	44	17.2	0.09
330	Barbers	14	15.5	0.03
406	Goundskeepers and Gardeners	38	5.8	0.08
	PROTECTIVE SERVICE			
373	Firefighting Occupations	1	0.8	.00
372	Guards	89	14.5	0.19
375	Police and Detectives	34	8.2	0.07
372	Correctional Institution Officers	24	16.6	0.05

TABLE 2
NONTRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION	NUMBER OF WOMEN (1000's)	NUMBER OF WOMEN AS % OF TOTAL EMPLOYMENT IN GIVEN OCCUPATION	PERCENT DISTRIBUTION OF TOTAL
377	Sheriffs and Bailiffs	7	8.2	0.01
	CONSTRUCTION TRADES			
861	Brickmasons and Stonemasons	1	0.5	.00
860	Carpenters	.15	1.2	0.03
864	Carpet Installers	1	0.8	.00
842	Drywall Installers and Lathers	2	1.2	.00
824	Electricians	10	1.6	0.02
824	Electrical Power Installers/Repairers	1	0.8	.00
840	Painters, Construction and Maintenanc	31	6.3	0.07
862	Plumbers and Pipefitters	5	1.0	0.01
861	Concrete and Terrazzo Finishers	0.17	0.2	.00
863	Insulation Workers	2	2.8	.00
866	Roofers and Slaters	3	1.9	0.01
800	Structural Metal Workers	0.48	0.7	.00
	MECHANICS AND REPAIRERS	3408	1.8	
637	Air cond., heating, refrigeration	2	0.6	.00
621	Aircraft Mechanics	4	4.2	0.01
807	Automobile Body Repairers	3	1.2	0.01
620	Automobile Mechanics	6	0.7	0.01
620	Bus, Truck Mechanics	1	0.4	.00
633	Data Processing Machine Repairers	12	10.4	0.03
823	Electronic Repairer/Indus. Equipment	9	5.6	
625	Heavy Equipment Mechanics	0.2	0.1	.00
637	Household Appliance and Accessory Installers and Mechanics	1	2.4	.00
630	Industrial Machinery Repairers	13	2.5	0.03
638	Millwrights	2	2.3	.00
633	Office Machine Repairers	4	5.7	0.01
625	Small Engine Repairers	0	0.3	0.00
822	Telephone Line Installer and Repairer	2	2.6	.00
822	Telephone Installer and Repairer	29	12.8	0.06
	PRECISION PRODUCTION OCCUPATIONS			
780	Upholsterers	16	19.9	0.03
804	Sheet Metal Workers and Tinsmiths	7	5.2	0.01
600	Machinists	19	3.7	0.04
601	Tool-and-Die Makers	3	2.0	0.01
660	Cabinetmakers	3	4.4	0.01
316	Meat Cutters and Butchers	55	19.3	0.12
950	Stationary Engineers	3	2.1	
	TRANSPORTATION AND MATERIAL MOVING			
913	Taxicab Drivers and Chauffeurs	20	10.9	0.04
905	Truck Drivers, Heavy	39	2.1	0.08

TABLE 2
NONTRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION	NUMBER OF WOMEN (1000's)	NUMBER OF WOMEN AS % OF TOTAL EMPLOYMENT IN GIVEN OCCUPATION	PERCENT DISTRIBUTION OF TOTAL
906	Truck Drivers, Light	61	10.6	0.13
292	Drivers-Sales Workers	14	6.7	0.03
910	Rail Transportation Occupations	3	2.1	0.01
	MATERIAL MOVING EQUIPMENT OPERATORS			
859	Operating Engineers	2	1.4	.00
921	Crane and Tower Operators	1	0.7	.00
932	Excavating and Loading Machine Operat	1	1.2	.00
850	Grader, Dozer, and Scraper Operators	1	1.4	.00
921	Industrial Truck and Tractor Operator	12	3.1	0.03
	MACHINE OPERATORS			
651	Printing Machine Operators	46	15.9	0.10
667	Woodworking Machine Operators	5	5.9	0.01
	METALWORKING AND PLASTIC WORKING			
604	Lathe and Turning Machine Operators	7	9.6	0.01
603	Grinding, Abrading Machine Operators	19	13.8	0.04
810	Welders and Flame Cutters	28	4.8	0.06
	ASSORTED MATERIALS			
*A	Mixing and Blending Machine Operators	9	7.3	0.02
*B	Separating, Filtering " " "	7	13.3	0.01
741	Painting Machine Operators	32	15.6	0.07
*C	Furnace, Kiln, Oven Operators	4	3.6	0.01
*D	Crushing, Grinding Machine Operators	9	18.7	0.02
585	Slicing and Cutting Machine Operators	50	25.0	0.11
	HELPERS, EQUIPMENT CLEANERS, LABORERS			
869	Helpers, Construction and Extractive	6	3.8	0.01
869	Construction Laborers	21	3.1	0.04
221	Stock Handlers and Baggers	181	22.1	0.38
915	Garage and Service Station Helpers	19	6.8	0.04
915	Vehicle Washer and Equipment Cleaner	27	12.5	0.06
___	Laborers, except Construction	192	18.0	0.41
	Total	2462	4.042	5.16

*A. 540, 550, 560, 570.
*B. 511, 521, 541, 551, 571.
*C. 513, 523, 533, 543, 553, 563, 573.
*D. 515, 544, 555, 564, 570.

Source: Employment and Earnings, Jan. 1986. United States Department of Labor. Bureau of Labor Statistics.

Wages of Traditional and Nontraditional Occupations

As more women participate in the labor force and as they stay there longer, the number of women affected by the negative consequences of occupational segregation increases accordingly. Foremost among these consequences is the depressing effect on women's wages. Tables 4 and 5 show average wage levels for those traditional and nontraditional occupations which it is most likely that participants in PIC-funded programs would enter. This wage data comes from three sources: the DILHR 1985 Wisconsin Wage Survey, the DILHR 1985 Wage Survey--Rock County SDA, and a June 1986 survey conducted by the Private Industry Council. (see Appendix A for a description of the latter survey.)

The mean entry-level wage and the mean wage are calculated by first multiplying each reported individual wage rate times its corresponding frequency (number of workers), then adding these products to arrive at a sum total. The sum total of all the products is then divided by the total number of occupations for which there is wage data to determine the overall mean wage.

The mean entry-level wage for the traditional occupations is $5.00 per hour, only 64.8% of the entry-level mean wage for the nontraditional occupations, which is $7.72 per hour (see Table 3). The mean wage for the traditional jobs category is $6.27, while the mean wage for nontraditional employment is $9.94. Table 3 shows a comparison of traditional and nontraditional wages. Mean entry-level wages for traditional occupations are only 64.8 percent of entry-level wages for nontraditional occupations. The mean wage for traditional occupations is only 63.1 percent of the mean wage for nontraditional occupations. Note that this is close to the overall national wage differential between the sexes. (Nation-wide, in 1984 women earned 64 percent of what men earned.)

Table 3
Comparison of Wages
Traditional and Nontraditional Occupations

	Traditional	Nontraditional	Trad. as a % of Nontrad.
Mean Entry-level Wage	$5.00	$7.72	64.8%
Mean Wage	$6.27	$9.94	63.1%

Economic Consequences of Occupational Segregation

The economic consequences of occupational segregation are both immediate and pursue women into old age. Their concentration in low-paying firms, occupations, and industries means that women are likely to receive not only lower salaries than men, but also fewer and lower-quality fringe benefits. Women are also less likely than men to be covered by private pension plans, and their median pensions are less than half of

those men receive. (Garland, 1983) Moreover, many traditional jobs have limited career ladders, providing few promotional opportunities and little on-the-job training.

Only 26 of the 41 traditional jobs with wage information pay enough for a woman to be able to support herself when health insurance is not provided by her employer, and only 9 pay enough for her to be able to support herself and one dependent (The self-supporting wage is discussed in Section 3). However,these figures are actually overestimates as many "traditional" occupations are mostly part-time, so the hourly rate, when converted to an annual salary, is below even the self-supporting wage level.

If women want to raise themselves and their families above the poverty line, they must begin to enter the higher-paying, nontraditional occupations. Nontraditional occupations generally offer more opportunities for better pay and upward mobility than do most jobs that women have traditionally held. Of the 65 nontraditional occupations with wage information, 63 offer a high enough mean salary to allow a woman to support herself, while 53 offer a high enough salary to allow a woman to support a dependent as well. Both of these calculations assumed that health insurance was not provided by the employer--however, nontraditional jobs are more likely to provide this fringe benefit. Thus, the number of nontraditional jobs which provide living wages has actually been underestimated.

Occupational segregation is not the only source of wage differentials; there is also hierarchical or vertical segregation within given occupations, so that the proportion of women declines at successively higher levels of job skill, status, responsibility and income (Lapidus, 1976) For example, within the insurance field, under DOT code 241 for investigators, adjusters, and related occupations, men are found almost exclusively in the higher-paying, higher-prestige jobs of claim adjuster and appraiser while women are found primarily in the occupations of claims clerk and customer complaint clerk.

TABLE 4
MEAN WAGES
TRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION		# of WORKERS	MEAN WAGE	MEAN ENTRY-LEVEL WAGE
	HEALTH CARE				
075	Registered Nurses	*	6640	$10.53	$8.55
078	Health Technologists and Technicians	*	821	$10.36	$7.73
079	Dental Hygienists		8	$10.31	$9.71
354	Licensed Practical Nurses	*	2826	$7.37	$6.21
079	Dental Assistants		7	$6.52	$4.81
079	Health Aids and Trainees	*	168	$5.64	$4.98
079	Nursing Aides, Orderlies		138	$5.20	$4.67
077	Dieticians	*	146	$6.20	$5.69
291	Sales--Street Vendors				
261	Sales Workers--Apparel		54	$4.51	$3.53
100	Librarians, Archivists, Curators	+	12	$10.30	$7.28
	CLERICAL				
211	Bank Tellers		54	$5.12	$3.99
214	Billing Clerks		3	$6.49	$4.54
210	Bookkeepers		23	$7.20	$4.83
211	Cashiers	*	1171	$3.89	$3.58
203	Data Entry Keyers	*	144	$7.88	$4.90
243	Eligibility Clerks--Social Welfare				
206	File Clerks	*	616	$4.97	$4.15
249	Library Clerks	+	23	$6.79	$5.08
249	Order Clerks (not financial)		8	$5.73	$5.05
215	Payroll and Timekeeping Clerks		9	$5.75	$5.17
209	Personnel Clerks (except payroll)	+	41	$7.43	$5.66
237	Receptionists		38	$4.79	$4.20
216	Records Clerks	+	56	$7.46	$6.12
201	Secretaries		39	$6.47	$4.97
	Legal Secretary	*	275	$7.03	$5.53
216	Statistical Clerks	*	90	$6.62	$5.41
202	Stenographers	*	199	$7.77	$5.54
249	Teachers Aides	+	37	$5.20	$4.15
235	Telephone Operators		8	$6.40	$5.33
203	Typists		11	$5.83	$4.53
	FACTORY				
785	Dressmakers				
786	Textile Sewing Machine Operators	*	393	$5.69	$3.84
681	Winding and Twisting Machine Workers				

TABLE 4
MEAN WAGES
TRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION		# of WORKERS	MEAN WAGE	MEAN ENTRY-LEVEL WAGE
	PRIVATE HOUSEHOLD				
301	Child Care		2	$1.50	$1.00
309	Cleaners and Servants		37	$5.31	$4.32
	SERVICE OCCUPATIONS				
321	Maids		35	$4.79	$4.42
311	Food Counter and Fountain Workers		--	--	--
311	Waiters, Waitresses and Helpers		5	$4.96	$3.82
313	Kitchen Workers--Food Preparation	*	88	$4.63	$4.25
359	Child Care Workers	*	122	$4.41	$3.89
332	Hairdressers and Cosmetologists	*	384	$4.87	$3.62
	TOTAL		14731	$6.27	$5.00

*Insufficient Data in Rock County Report. Data Reported is from the State-Wide Report.
+Data not available elswhere, so was collected through a June 1986 survey conducted by the Private Industry Council of Rock County.

SOURCE: Wage Survey: Rock County Service Delivery Area. Department of Industry, Labor, and Human Relations. Bureau of Labor Market Information. November 1984 - February 1985.

Wisconsin Wage Survey, 1985. Department of Industry, Labor and Human Relations. Bureau of Labor Market Information

TABLE 5
MEAN WAGES
NONTRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION		# of WORKERS IN SURVEY	MEAN WAGE	MEAN ENTRY-LEVEL WAGE
017	Drafting Occupations	*	719	$9.02	$6.97
017	Electrical and Electronic Technicians	*	552	$9.95	$8.30
018	Surveyors	*	88	$9.79	$7.43
	Technician--Mech. Engineering	*	10	$11.25	$11.05
	MANAGERIAL AND PROFESSIONAL SPECIALTY				
143	Inspectors--Construction	*	7	$14.34	$8.13
168	Inspectors (except construction)	*	303	$9.60	$6.87
162	Purchasing Managers		17	$10.34	$8.00
103	Managers, Marketing, Advertising	*	15	$11.45	$8.88
249	Supervisors-Distr., Scheduling Clerks	+	4	$14.39	$12.30
	SALES				
251	Stock and Bond Sales Agents	+	No Response		
261	Sales Representatives Manufacturing Industries	*	414	$10.55	$6.88
	Sales Workers--				
273	-Motor Vehicles and Boats	+	Commission		
275	-Hardware and Building Supplies	+	3	$5.75	
273	-Parts	*	89	$6.60	$4.37
	SERVICE				
230	Mail Carriers, Postal Service	+	149	$11.44	$6.89
330	Barbers		--	--	--
406	Goundskeepers and Gardeners		7	$6.17	$4.97
	PROTECTIVE SERVICE				
373	Firefighting Occupations	+	2	$9.12	$7.21
372	Guards		15	$8.13	$5.44
375	Police and Detectives	+	No Response		
372	Correctional Institution Officers	+	No Response		
377	Sheriffs and Bailiffs	+	Confidential-One Response		
	CONSTRUCTION TRADES				
861	Brickmasons and Stonemasons	*	126	$15.03	$11.08
	Apprentice	*	3	$10.16	$9.37
860	Carpenters	*	459	$11.28	$8.02
	Apprentice	*	40	$8.76	$7.20
864	Carpet Installers	*	8	$10.04	$5.00
842	Drywall Installers and Lathers	*	36	$11.80	$9.48
824	Electricians	*	202	$14.33	$9.98
840	Painters, Construction and Maintenance	*	61	$11.35	$8.94
	Apprentice	*	13	$7.13	$6.05
862	Plumbers and Pipefitters	*	197	$14.46	$10.29
	Apprentice	*	37	$8.78	$5.73
861	Concrete and Terrazzo Finishers	*	147	$11.54	$10.23

TABLE 5
MEAN WAGES
NONTRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION		# of WORKERS IN SURVEY	MEAN WAGE	MEAN ENTRY-LEVEL WAGE
	Apprentice	*	3	$10.16	$9.37
863	Insulation Workers	+	4	$6.00	$4.50
866	Roofers and Slaters	*	78	$11.18	$6.56
800	Structural Metal Workers	*	117	$14.07	$9.36
	Apprentice	*	18	$8.68	$5.06
	MECHANICS AND REPAIRERS				
637	Air cond., heating, refrigeration	+	2	$20.00	$10.00
621	Aircraft Mechanics	+	30	$10.35	$9.20
807	Automobile Body Repairers	+	3	$8.00	$3.35
620	Automobile Mechanics		9	$7.55	$6.40
620	Diesel Mechanics (Bus, Truck)	+	7	$11.05	$9.78
633	Data Processing Machine Repairers	+	No Response		
823	Electronic Repairer/Indus. Equipment	*	88	$11.88	$6.92
637	Household Appliance and Accessory Installers and Mechanics	+	No Response		
630	Industrial Machinery Repairers	+	33	$12.16	$11.31
638	Millwrights		6	$9.57	$7.75
633	Office Machine Repairers	+	2	$10.58	$6.97
625	Small Engine Repairers		13	$11.08	$9.77
822	Telephone Line Installer and Repairer	+	No Response		
822	Telephone Installer and Repairer	+	No Response		
	PRECISION PRODUCTION OCCUPATIONS				
780	Upholsterers	+	No Response		
804	Sheet Metal Workers and Tinsmiths	*	117	$14.07	$9.36
	Apprentice	*	18	$8.68	$5.06
600	Machinists		18	$9.23	$7.26
601	Tool-and-Die Makers	*	1143	$12.69	$9.45
660	Cabinetmakers	+	13	$9.42	$5.85
316	Meat Cutters and Butchers	*	91	$6.65	$5.35
950	Stationary Engineers	+	No Response		
	TRANSPORTATION AND MATERIAL MOVING				
913	Taxicab Drivers and Chauffeurs	+	No Response		
905	Truck Drivers, Heavy		5	$6.33	$5.92
906	Truck Drivers, Light		53	$11.47	$7.84
292	Drivers-Sales Workers	+	110	$9.28	$6.42
910	Rail Transportation Occupations	+	No Response		
	MATERIAL MOVING EQUIPMENT OPERATORS				
859	Operating Engineers	+	12	$10.35	$9.32
921	Crane and Tower Operators	*	14	$14.47	$11.76
932	Excavating and Loading Machine Operators	+	No Response		
850	Grader, Dozer, and Scraper Operators	+	No Response		
921	Industrial Truck and Tractor Operators		31	$7.89	$7.00

TABLE 5
MEAN WAGES
NONTRADITIONAL OCCUPATIONS FOR WOMEN
1985

DOT	OCCUPATION		# of WORKERS IN SURVEY	MEAN WAGE	MEAN ENTRY-LEVEL WAGE
	MACHINE OPERATORS				
651	Printing Machine Operators	*	271	$8.37	$6.09
667	Woodworking Machine Operators	*	175	$6.72	$4.78
	METALWORKING AND PLASTIC WORKING				
604	Lathe and Turning Machine Operators	*	621	$10.23	$7.19
603	Grinding, Abrading Machine Operators	*	16	$5.48	$4.59
810	Welders and Flame Cutters		23	$7.15	$7.37
	ASSORTED MATERIALS				
#A	Mixing and Blending Machine Operators	+	31	$10.36	$8.35
#B	Separating, Filtering " " "	+	4	$10.45	--
741	Painting Machine Operators	+	No Response		
#C	Furnace, Kiln, Oven Operators	+	28	$9.97	$9.22
#D	Crushing, Grinding Machine Operators	+	6	$9.96	$8.35
585	Slicing and Cutting Machine Operators	+	21	$6.77	$3.35
	HELPERS, EQUIPMENT CLEANERS, LABORERS				
869	Helpers, Construction and Extractive	+	6	$4.17	$4.00
869	Construction Laborers	*	456	$11.06	$9.17
221	Stock Handlers and Baggers		18	$8.04	$6.13
915	Garage and Service Station Helpers	*	14	$3.90	$3.35
915	Vehicle Washer and Equipment Cleaner	+	20	$8.09	$7.28
	Laborers, except Construction	+	169	9.76	6.29
	**Average			$9.94	$7.72

#A. 540, 550, 560, 570
#B. 511, 521, 541, 551, 571
#C. 513, 523, 533, 543, 553, 563, 573
#D. 515, 544, 555, 564, 670

* Insufficient data in Rock County Report. Data reported is from the state-wide report.

\+ Data not available elsewhere, so was collected through a June 1986 survey conducted by the Private Industry Council of Rock County.

** The average of "Mean Wages" does not include mean apprentice wages. The average of "mean entry-level wages" does include the mean entry-level wages of apprentices, but not the mean entry-level wages of non-apprentices in apprenticeable occupations.

SOURCES: Wage Survey: Rock County Service Delivery Area. Department of Industry, Labor and Human Relations. Bureau of Labor Market Information. November 1984 - February 1985.

Wisconsin Wage Survey. Department of Industry, Labor, and Human Relations. Bureau of Labor Market Information. November 1984 - February 1985.

The Self-Supporting Wage

Which of these traditional and nontraditional occupations provides a high enough wage level to allow a woman to support herself and her family?

The minimum wage level required by a working woman such that she can be "self-supporting" in Rock County was determined by attempting to take into account all of the costs associated with buying those things necessary for day-to-day living. It is assumed that the individual already possesses certain basic items: furniture, cooking utensiles, etc. A self-supporting income also means that the household is ineligible for and therefore does not receive any type of need-based public assistance.

The items included in the calculations are housing, utilities, food, health care costs, transportation costs, clothing, taxes, and other miscellaneous expenses. The cost of child care is not included in the tables themselves, but Tables 10 and 11 take account of child care costs. Two different sets of tables are presented: Tables 6, 8 and 10 are based upon the assumption that major medical insurance for the woman and all of her dependents is provided by the employer; Tables 7, 9, and 11 are based upon the assumption that the woman must purchase major medical insurance which covers herself and her dependents. This is explained in more detail in the section entitled "Health Care Costs".

The yearly income is the pre-tax income that must be earned for a woman to be self-sufficient; the figures for monthly income and hourly wage assume that the individual is paid once a month for 52 weeks of work per year, five days per week, eight hours per day--thus, it is assumed that she receives paid vacations, paid holidays, and paid sick leave when applicable.

Further explanations of the items included are provided below.

Explanation of Costs

All of the wage rates are based upon the assumption that the individual who must support herself and her dependents is a woman who receives no financial support from any outside source. The woman is also assumed to be the only source of income for the household. The "family size of one" category pertains to a single woman living alone; "family size of two" pertains to a woman with one dependent child under the age of 21, etc. The only individuals assumed to be members of the household besides the woman are dependent children under the age of 21.

Housing and Utilities

The housing costs used are the second quarter 1986 "fair market rents" for Rock County as determined by HUD. according to a Janesville realtor, these rates appear to be reasonable. These rents apply to apartments with utilities furnished. The HUD "fair market rents" are classified by apartment size:

# of bedrooms	rent
0	246
1	298
2	349
3	433
4	480

The rents used for the wage level tables were determined by making assumptions about the apartment size necessary for diferent-sized families--averages were used where needed.

Family Size	# of Bedrooms Needed
1	0 to 1
2	2
3	2 to 3
4	3
5	3 to 4
6	4
7	4 to 5

Food and Related Items

The cost for food and related items was determined using the maximum possible allotment of food stamps as a general guide, and then adding on a given amount to account for those necessities which food stamps cannot be used to purchase such as dish detergent, soap, laundry detergent, take-out items, and other miscellaneous goods. For more than seven household members $70 should be added to the food costs for each additional person.

Health Care Costs

As mentioned above, sets of two tables are provided which list the self-supporting wage level. Tables 1A, 2 and 4 apply to those women employed by companies which provide them with major medical insurance coverage for the whole family. Tables 1B, 3 and 5 apply to those women who must provide major medical insurance for themselves and their dependents.

The insurance rates quoted in Tables 4 and 5 were obtained from MGM Insurance, Janesville, and are the Time Insurance Company rates--which are "standard" rates, according to MGM. The quoted rates are for nonsmoking women, and all rates do include maternity insurance--at an additional cost of $25 per month. This insurance plan has the following characteristics:

--$1,000,000 maximum lifetime benefit per person

--$100 calendar year deductible per person
--the company pays 80% of the first $5000 of medical expenses, then 100% thereafter up to the maximum lifetime benefit level
--the maximum annual out-of-pocket expense per family is $2500

The cost for coverage of each dependent child under the age of 21 is $18 per month. If maternity coverage is not desired, subtract $25 from the monthly amount.

The figure used in the table assumes that total direct health care expenses (actual bills for office visits, prescriptions, tests, etc.) are no more than $200 per person per year--the out-of-pocket annual cost to the woman, then, is $120 per houshold member (the $100 deductible, and 20% of the additional $100 in costs) plus the cost of the insurance.

The health costs in Table 9, in which insurance is provided by the company, result from an assumption that the company's insurance policy is similar to that of Time Insurance Company, and that the per person annual health care costs are $200--or a $120 annual out-of-pocket expense to the woman for each household member.

Transportation

Transportation costs are based upon the IRS rate of $0.21 per mile, which is designed to cover the gasoline, upkeep, insurance, and depreciation costs of the average automobile. It is assumed that the woman will drive 10,000 miles per year; this results in a total annual cost of $2100, or $175 per month.

Clothing

A monthly cost of $40 per person for each of the first two household members is assumed. It is assumed that each additional person will be able to wear some "hand-me-downs", resulting in an average monthly cost of $25 for each additional household member.

Entertainment and Miscellaneous

This category covers a variety of items--from the cost of coin operated laundry machines, to saving for the purchase of a television set, to seeing a movie, to paying a telephone bill. A total of $17 per person per month ($204 per person per year) has been allocated for this purpose.

Buffer

A very necessary component of the calculations, the buffer is designed to cover any unexpected expenses--a hospital stay, a broken pipe, a high telephone bill, a new frying pan, refrigerator repairs, etc.

Taxes:

Federal taxes, state taxes, and FICA were all subtracted from gross income. The gross income minus taxes equals net income, which is the income that a woman needs to have available in order to meet monthly living expenses. Taxes were computed using 1986 rates for Wisconsin and Federal Taxes. The actual computations for different family sizes are shown in Appendix C. The yearly wage is the hourly rate multiplied by 2088, the number of hours an individual would work yearly if she worked eight hours a day, five days a week, 52 weeks a year. The personal exemption of $1088 per household member is subtracted from the yearly income to arrive at the taxable income figure. Federal tax is computed from this using the tax tables for heads of households. The Earned Income Credit, which applies only to those families with at least one child, is then computed and is subtracted from the federal tax to determine the net federal tax. Next, FICA is calculated as 7.15% of all income.

State taxes are then computed. The standard deduction is arrived at using Schedule M for single taxpayers, and then taxable income is computed by subtracting the standard deduction from the yearly wage. Gross tax is then calculated using Schedule X for single taxpayers. Total personal credits are worth $50 per household member. The property tax credit was estimated by first multiplying gross income by 5.5% to arrive at an estimated property tax, and then multiplying this figure by the 7.9% one-time 1986 property tax credit figure to arrive at the property tax figure.

Child Care Costs

These costs were calculated using an average daily child care rate of $11 per day. This rate was determined by surveying three area day care centers and computing the average rate. Assuming 251 working days in a year, the yearly expense for one child is $2761, or $230.08 per month. However, as most child care organizations charge less for each additional child from the same family needing care, and determine these adjusted charges based on individual circumstances, in order to compute child care costs for families with more than one child in child care, it has been estimated that each additional child will cost 10% less than the previous child to put in child care. Thus the annual cost for one child is $2761, for two children it is $2761 + ($2761 x 0.9) = $5245.9, etc. Table 10 shows the minimum income required for a woman to be self-supporting if major medical insurance is provided by her employer; Table 11 shows the same for women who must purchase their own medical insurance.

The daily cost for after-school child care (children 6 and up) is $6.00, which can be annualized depending upon the number of school days per year.

Determining A Self-Supporting Wage for Specific Individuals

As a natural outgrowth of the determination of a self-supporting income level for women, an instrument was developed which will allow one to determine the wage at which a particular individual can be self-supporting, given his/her individual circumstances. This instrument is applicable only to unmarried individuals, with or without dependents. Appendix D contains a copy of the worksheet which can be used for this purpose.

Explanation of Tables

Tables 6 and 7 show the yearly, monthly, and hourly pre-tax income that a woman must earn in order to be self-supporting. Table 6 applies to those women who work for employers that provide them with health insurance, and Table 7 applies to those who do not receive health insurance from their employer. The expense of child care for the children of working women is not included in these calculations.

Table 8 shows the actual estimated dollar values of the expenses which went into the calculation of the "self-supporting" income level. This table is for those women who work for employers that provide major medical insurance for them and their dependents.

Table 9 also shows the individual items that contribute to the final "self-supporting" income level, however, it applies to those women who work for companies which do not provide major medical insurance.

Table 10 shows the yearly, monthly, and hourly pre-tax income that a woman must earn in order to be self-supporting if she needs to purchase child care for one or more of her dependents, and if she works for a company which provides health insurance.

Table 11 is the same as Table 10, except that it pertains to women who work for companies which do not provide health insurance.

Table 6
The Estimated Minimum Self-Supporting Wage
For Women
Cost of Child Care Not Included
Health Insurance Provided
By Employer

Family Size	Yearly Income	Monthly Income	Hourly Wage
1	$9,083	$757	$4.35
2	$12,632	$1,053	$6.05
3	$15,869	$1,322	$7.60
4	$18,270	$1,523	$8.75
5	$20,254	$1,688	$9.70
6	$22,655	$1,888	$10.85
7	$25,787	$2,149	$12.35

TABLE 7
Cost of Child Care Not Included
Health Insurance Not Provided
By Employer

Family Size	Yearly Income	Monthly Income	Hourly Wage
1	$10,649	$887	$5.10
2	$14,679	$1,223	$7.03
3	$18,166	$1,514	$8.70
4	$21,089	$1,757	$10.10
5	$23,594	$1,966	$11.30
6	$26,309	$2,192	$12.60
7	$29,858	$2,488	$14.30

Table 8
Self-Supporting Income for Women
Breakdown by Expenses
Medical Insurance Provided by Employer
Child Care Not Included in Calcualtions

Family Size	Housing	Food	Health	Transpor-tation	Clothing	Entert/ Misc.	Buffer	Taxes	Monthly Income
1	246	95	10	175	40	17	50	$124	$757
2	324	177	20	175	80	34	60	$183	$1,053
3	396	246	30	175	105	51	70	$249	$1,322
4	433	308	40	175	130	65	80	$292	$1,523
5	457	363	50	175	155	75	90	$323	$1,688
6	480	432	60	175	180	85	105	$371	$1,888
7	520	508	70	175	205	95	120	$456	$2,149

Table 9
Self-Supporting Income for Women
Breakdown by Expenses
Medical Insurance NOT Provided by Employer
Cost ofChild Care Expenses Not Includedlations

Family Size	Housing	Food	Health	Transpor-tation	Clothing	Entert/ Misc.	Buffer	Taxes	Monthly Income
1	246	95	104	175	40	17	50	$160	$887
2	324	177	137	175	80	34	60	$236	$1,223
3	396	246	166	175	105	51	70	$304	$1,514
4	433	308	197	175	130	65	80	$369	$1,757
5	457	363	227	175	155	75	90	$424	$1,966
6	480	432	255	175	180	85	105	$480	$2,192
7	520	508	283	175	205	95	120	$582	$2,488

Table 10
Self-Supporting Income
For Families With Children in
Childcare

Health Insurance Provided by Employer

Family Size	Number of Children Needing Child Care				
	0	1	2	3	4
1	$757 9083 $4.35	--	--	--	--
2	$1,053 $12,632 $6.05	$1,392 $16,704 $8.00	--	--	--
3	$1,322 $15,869 $7.60	$1,662 $19,940 $9.55	$1,984 $23,803 $11.40	--	--
4	$1,523 $18,270 $8.75	$1,871 $22,446 $10.75	$2,201 $26,413 $12.65	$2,514 $30,172 $14.45	--
5	$1,688 $20,254 $9.70	$2,045 $24,534 $11.75	$2,384 $28,606 $13.70	$2,697 $32,364 $15.50	$2,993 $35,914 $17.20
6	$1,888 $22,655 $10.85	$2,245 $26,935 $12.90	$2,593 $31,111 $14.90	$2,915 $34,974 $16.75	$3,219 $38,628 $18.50
7	$2,149 $25,787 $12.35	$2,514 $30,172 $14.45	$2,862 $34,348 $16.45	$3,193 $38,315 $18.35	$3,515 $42,178 $20.20

Table 11
Self-Supporting Income
For Families With Children in Childcare

Health Care Not Provided
By Employer

Family Size	Number of Children Needing Care			
	0	1	2	3
1	$887 $10,644 $5.12	--	--	--
2	$1,223 $14,676 $7.06	$1,566 $18,792 $9.00	--	--
3	$1,514 $18,168 $8.73	$1,871 $22,446 $10.75	$2,210 $26,518 $12.70	--
4	$1,757 $21,089 $10.14	$2,123 $25,474 $12.20	$2,462 $29,545 $14.15	$2,784 $33,408 $16.00
5	$1,966 $23,592 $11.34	$2,332 $27,979 $13.40	$2,680 $32,155 $15.40	$3,010 $36,122 $17.30
6	$2,192 $26,304 $12.65	$2,645 $31,738 $15.20	$2,923 $35,078 $16.80	$3,271 $39,254 $18.80
7	$2,488 $29,856 $14.35	$2,871 $34,452 $16.50	$3,245 $38,941 $18.65	$3,602 $43,222 $20.70

Employment Projections

Now that it has been determined that a woman must consider entering a nontraditional occupation in order to earn wages high enough to support herself and her family, individual women must decide which jobs to enter, and how much time they are willing to spend learning their trade. In order to do this, they must be aware of the time that the training will take, the availability of such training in Rock County, and the prospects of their finding a position in their chosen occupation.

Projecting future employment levels and predicting which occupations have a favorable future employment outlook is difficult at best. In a time of mixed signals of recovery and recession, reduced real income, and falling employment in manufacturing the difficulty is compounded. Given the recent labor market uncertainties and anomalies, these projections must be examined critically, and may change over time as unexpected changes in the composition of industries in the Rock County economy occurs.

The report Wisconsin Industry Projections to 1990 predicted that state-wide growth would exceed job growth in the labor force. Increases in manufacturing employment were projected at 11.6 percent from 558,000 jobs in 1980 to 622,500 manufacturing jobs in 1990. This is not the case in Rock County. The projected shortage of jobs is one of the most critical problems that the county faces. According to population and labor force projections prepared by Wisconsin Job Service for the Rock County SDA, approximately 8250 persons will be in the 16-19 age group in 1990. Assuming 1980 labor force participation rates for this group, approximately 4800 first time workers will enter the labor force in 1990. In addition, approximately 3500 female workers between 25 and 44 years of age will enter or re-enter the labor market. As this occurs, 5600 workers are expected to retire from the labor force. This leaves a shortage of over 2700 jobs in Rock County. The expected loss of 1700 jobs from General Motors Truck Plant brings the total gap to about 4400 jobs. (The Rock County Planning and Development Agency, September 1985) Of course, some new jobs will be created due to economic growth, However, not nearly as many jobs will be created as will be needed. So which occupations will have some job openings?

This report identifies those occupations included in either the nontraditional or traditional job categories which have a predicted favorable future employment outlook in Rock County. These projections were developed using any one of, or a combination of, three criteria:

1. A high replacement rate for the occupation. The replacement rates used were determined by the Bureau of Labor Statistics in 1981.

2. Expected high growth in the number of individuals employed in an occupation (job growth).

3. A prediction of expansion in a sector or industry which is, in general, a large employer of individuals employed in a certain occupation.

These three criteria are explained in depth below.

The employment projections are based upon the assumptions that:

1. The U.S. will not be involved in a military conflict; however, defense spending will remain high and Rock County's share of such spending will remain constant or increase.

2. There will be no significant shift in the basic institutions in the U.S. economy, and stable economic growth based on existing conditions will continue for the next three years.

3. Energy costs will remain fairly stable, encouraging manufacturing growth.

4. The trend to a service-oriented economy from a goods-producing economy will continue.

5. Long-term industry employment trends will continue.

6. Local replacement needs are equivalent to national replacement needs.

7. Growth in non-durable goods production in Rock County will continue to be greater than growth in durable goods production.

Explanation of Criteria

Employment opportunities result from both the need for additional workers and the need to replace wokers who leave an occupation. The three criteria attempt to account for both of these ways that employment opportunities arise. Replacements are by far the more significant source of job opportunities. Information about expected replacement needs are crucial for describing future employment opportunities and for assessing supply/demand relationships. Therefore, the Bureau of Labor Statistics develops national estimates of replacement needs whenever data are available. The replacement rate is defined as the percentage of persons who leave an occupation and are replaced. (Monthly Labor Review, March 1984) This rate was used to forecast Rock County employment opportunities.

Is it appropriate to use this national rate to forecast

TABLE 12

	REPLACEMENT RATES	SEPARATION RATES			
		TOTAL		TRANSFER TO ANOTHER OCCUPATION	
	U.S.	U.S.	WIS.	U.S.	WIS.
Accountants	8.2%	8.2%	8.4%	4.0%	4.2%
Computer Programmers	8.7	8.7	9.4	4.7	5.1
Computer Systems Analysts	5.3	5.3	5.8	4.0	4.4
Electrical Engineers	4.1	4.1	4.0	1.6	1.6
Mechanical Engineers	4.3	6.2	6.2	4.4	4.4
Lawyers	4.8	4.9	4.9	2.6	2.6
Dentists	1.2	1.2	1.3	0.0	0.0
Physicians	1.4	1.4	1.3	0.0	0.0
Pharmacists	5.9	6.9	6.5	1.9	1.9
Registered Nurses	10.2	10.2	10.5	2.3	2.3
Therapists	10.2	10.2	10.7	4.4	4.4
Secondary School Teachers	9.3	9.3	8.9	4.0	4.0
Drafters	12.6	12.6	13.3	6.7	7.2
Electrical and Electronic Technicians	10.8	11.4	11.7	6.6	6.8
Sales Workers, Retail	22.3	23.4	24.0	13.2	13.2
Cashiers	33.1	33.1	34.6	14.3	14.4
Bank Tellers	20.9	21.6	22.0	14.0	14.4
Typists	24.2	24.2	24.5	11.7	11.9
Secretaries	17.9	18.0	18.1	8.1	8.1
Receptionists	27.6	27.6	27.8	13.5	13.5
File Clerks	38.1	38.1	39.2	16.8	17.4
Bookkeepers	18.8	19.1	17.4	7.6	6.9
Telephone Operators	20.1	23.7	24.2	15.2	15.5
Data Entry Keyers	19.7	24.9	25.8	15.3	15.8
Firefighters	4.1	4.1	4.0	1.8	1.7
Police	7.1	8.8	8.9	5.5	5.5
Guards	25.2	25.2	30.7	10.6	11.8
Waiters and Waitresses	39.8	40.2	44.1	18.7	19.6
Cooks	30.2	30.2	32.0	13.7	14.0
Nursing Aides, Orderlies	25.5	25.5	27.8	10.1	10.9
Carpenters	20.0	24.0	23.0	9.5	9.2
Electricians	8.4	10.5	9.6	2.6	2.4
Machinists	11.6	12.3	15.0	5.7	6.8
Aircraft Mechanic	8.0	14.3	18.2	8.4	10.4
Painters, Construction and Maintenance	22.7	22.7	21.7	7.4	7.3
Tool-and-Die Makers	6.0	10.7	11.5	4.4	4.8
Assemblers	23.4	29.1	29.5	11.8	12.1
Garage Workers, Gas Attendants	43.5	44.5	48.3	21.5	22.6
Laundry, Dry Cleaning Operatives, n.e.c.	25.3	27.8	30.6	9.5	9.7
Bus Drivers	16.3	16.3	17.5	5.6	6.1

SOURCE: Planning Information for Employment, Training and Industrial Development--Rock County SDA. August 1985. DILHR.

local labor market conditions? Changing economic conditions, migration of workers and businesses in and out of states, and different industry mixes among states suggest that the national replacement rates determined by the BLS may differ from the state rate. One study suggests that, given the statistical errors that may exist, there appears to be little significant difference between the national and the state-adjusted estimates for total separations and for those who changed their occupations. (See Table 12 for a comparison of state and national replacement rates) Thus, it is felt that national replacement rates can be used in preparing state and local area estimates of occupational replacement needs. (DILHR, August 1985) It must be understood that replacement needs are not comparable to job growth, but can be used as a general indicator of "employment opportunity".

When considering replacement needs, it is important to note, first, that occupations with little or no employment growth can still offer many job openings. Second, in many occupations with a large number of replacement openings, the pay and status are low. Many available jobs are only part time. These occupations, therefore, may not be suitable for a person planning a long-term career.

Criterion number two, an expected rate of high growth in an occupation, was determined using two sources--one local and one national. The Rock County Area Labor Market Survey of Manufacturing, conducted in September of 1985 by the Rock County Planning & Development Agency, asked area manufacturers about wage levels and three-year employment projections for certain occupations. The national source is the Occupational Projections and Training Data, 1984 Edition, published by the U.S. Department of Labor, Bureau of Labor Statistics, May 1984.

The Occupational Projections and Training Data lists the forty occupations with the largest predicted job growth. Most jobs which are in that category are considered, for the purposes of this forecast, to have high job growth prospects for Rock County. Several occupations- for example, trades helpers, carpenters, and electricians-are listed by the BLS only because the 1980 and 1981-82 recessions caused unemployment to drop sharply from 1979 to 1982. Thus, growth in these occupations reflects recovery to prerecession levels, which no longer applies in 1986. Hence, if an occupation's placement on the list results from expected economic recovery from the last recession, then that occupation has not been considered a "growth occupation" for the purposes of this forecast. In general, the occupations which are in the "high job growth" category are already numerically large.

The Rock County Area Labor Market Survey of Manufacturing was a universal employer survey conducted in 1985. One hundred seventy-five manufacturing firms in Rock County and northern Winnebago County (Illinois) were mailed survey questionnaires. Follow-up calls were placed to all firms, and twenty-one surveys were completed in telephone interviews. Sixty-three firms

participated in the survey, which is a response rate of 36.0%. This is considered a good response rate for labor market survey research. The employers were asked to project how many new jobs they were expecting within the next three years in specific occupations. If the number expected in an occupation exceeded 35 for the three-year period, then that occupation was considered a growth occupation. Those occupations which were so identified using this method are:

Occupation	New Employment
Millwrights	36
Operating Engineer	83
General Factory Laborers	665
Clerical Occupations	242
Bookkeeper	78

The third criterion, that of a prediction of expansion in an industry which is a major employer of a given occupation, was determined by using past trends as well as predictions of industry growth as made by DILHR in August of 1985 for Rock County. Those industries which have been identified as "growth industries" for Rock County are: health care services, banking, non-durable manufacturing, transportation services, retail trade, eating and drinking establishments, and general merchandise stores.

Those occupations which are predicted to have a favorable future employment outlook in Rock County are listed in Table 14. They are listed in two categories, as traditional or nontraditional occupations, along with the criteria which they satisfy to be included on the list. Many nontraditional jobs require specialized training, many others require only a willingness to work and a positive attitude towards working. The need for training and availability of such training for those occupations which are identified as growth occupations is also indicated in the table.

Table 15 shows the mean and mean entry-level wages in Rock County for the "growth" occupations.

Appendix E contains descriptive narrative on some of the occupations listed as having a favorable future employment outlook, giving the BLS's rational for listing them as "good employment prospects".

TABLE 14
Occupations With a Favorable Employment Outlook 1986-1990

Occupation	TR?	High Replacement Rate	High Job Growth	Expanding Industry
TRADITIONAL OCCUPATIONS				
Registered Nurse	BTI		X	X
Health Technologists and Technicians	LACROSSE			X
Licensed Practical nurses	MATC		X	X
Dental Assistants	BTI	X		X
Orderlies, Nurse's aides	BTI	X	X	X
Teacher's Aides	NTN	X		
Sales-Apparel	OJT	X	X	X
Bank Tellers	OJT	X		X
Bookkeepers	BTI		X	
Cashiers	OJT	X	X	X
File Clerks	BTI	X		
Typists	BTI	X		X
Child Care	BTI	X		X
Houskeepers	OJT	X		
Waitresses	OJT	X	X	X
NONTRADITIONAL OCCUPATIONS				
Electronic Technicians	BTI		X	X
Groundskeepers	NTN	X		
Guards	BTI	X	X	
Brick and Stonemasons	A	X		
Carpenters	A	X	X	
Electricians	A		X	
Roofers and Slaters	A	X		
Auto Mechanics	BTI		X	
Diesel Mechanics	BTI			X
Data Processing Machine Repairers	IND			X
Millwrights	A			X
Office Machine Repairers	BTI		X	X
Truck Drivers-Heavy	TDS		X	X
Truck Drivers-Light	TDS		X	X
Driver-Sales Workers	TDS		X	X
Operating Engineers	A		X	X
Mixing and Blending Machine Operators	OJT			X
Separating and Filtering Mach. Operators	OJT			X
Furnace, Kiln, Oven Operators	OJT			X
Slicing, Cutting Machine Operators	OJT			X
Construction Laborers	OJT	X		
Stock Handlers, Baggers	OJT	X		
Service Station Attendants	OJT	X		

TABLE 14
Occupations With a Favorable Employment
Outlook 1986-1990

Occupation	TR?	High Replacement Rate	High Job Growth	Expanding Industry
Vehicle Washers and Equipment Cleaners	OJT	X		X
General Laborers	OJT		X	X

BTI- Blackhawk Technical Institute
OJT- only on the job training needed
A -Apprenticeship
TDS-Truck Driver's School
MATC- Madison Area Technical College
LaCrosse-LaCrosse Technical Institute
IND- Individual employers run their own training programs

Table 15
Mean and Entry-Level Wages for Occupations With Projected High Job Growth
1985

Occupation	Entry-Level Wage	Mean Wage
TRADITIONAL OCCUPATIONS		
Registered Nurse	$8.55	$10.53
Health Technologists and Technicians	$7.73	$10.36
Licensed Practical Nurses	$6.21	$7.37
Dental Assistants	$4.81	$6.52
Orderlies, Nurse's aides	$4.67	$5.20
Teacher's Aides	$4.15	$5.20
Sales-Apparel	$3.53	$4.51
Bank Tellers	$3.99	$5.12
Bookkeepers	$4.83	$7.20
Cashiers	$3.58	$3.89
File Clerks	$4.15	$4.97
Typists	$4.53	$5.83
Child Care Workers	$3.89	$4.41
Houskeepers/Maids	$4.42	$4.79
Waitresses	$3.82	$4.96
NONTRADITIONAL OCCUPATIONS		
Electronic Technicians	$8.30	$9.95
Groundskeepers	$4.97	$6.17
Guards	$5.44	$8.13
Brick and Stonemasons	$9.37	$15.03
Carpenters	$7.20	$11.28
Electricians	$9.98	$14.33
Roofers and Slaters	$6.56	$11.18
Auto Mechanics	$6.40	$7.55
Diesel Mechanics	$9.78	$11.05
Data Processing Machine Repairers	No Response	
Millwrights	$7.75	$9.57
Office Machine Repairers	$6.97	$10.58
Truck Drivers-Heavy	$5.92	6.33?
Truck Drivers-Light	$7.84	$11.47
Driver-Sales Workers	$6.42	$9.28
Operating Engineers	$9.32	$10.35
Mixing and Blending Machine Operators	$8.35	$10.36
Separating and Filtering Mach. Operators	??	$10.45
Furnace, Kiln, Oven Operators	$9.22	$9.97
Slicing, Cutting Machine Operators	$3.35	$6.77
Construction Laborers	$9.17	$11.06
Stock Handlers, Baggers	$6.13	$8.04
Service Station Attendants	$3.35	$3.90
Vehicle Washers and Equipment Cleaners	$7.28	$8.09
General Laborers	$6.29	$9.76

Conclusion

In summary, women earned $0.64 for every $1.00 that men earned in 1984, and at least a part of this differential is due to occupational segregation--women holding primarily "women's" jobs while men hold the higher paying "men's" jobs. In order to lessen this wage differential women must begin to enter traditionally male-dominated occupations. This is easier said than done. Socialization, which causes women to limit their own occupational choices, and sex-role stereotyping and harrassment, which are limits imposed by others, make occupational integration a difficult goal to achieve. In order to attain a full "integration" of the job market, it has been estimated that at least 62 percent of all women or men will have to change occupations. An almost complete restructuring of the labor market is required, as well as a drastic modification of everyone's ideas and stereotypes about "women's roles" and "men's roles". The need for change is immediate because most women work out of economic necessity.

What is the Private Industry Council of Rock County doing to break down social stereotypes and promote occupational integration? How did the organizations with which it contracts perform in relation to eliminating wage differentials and placing women in nontraditional occupations in PY`85? How can the PIC and PIC contractors modify their policies to eradicate the barriers that women face in training programs and the job market, and encourage women's placement in nontraditional and higher-paying jobs?

In PY`85, 63 percent of all those served by PIC contractors were women. The average wage for women before participation was $4.04. The average wage for women at placement was $4.72. This wage is 87.6 percent of the men's wage at placement. This wage differential is far better than the overall national wage differential (64 percent); however, these wages are below the self-supporting wage level.

Table 16
Pre- and Post- JTPA Wages
Program Year 1985

	Female	Male	Female:Male
Pre JTPA Wage	$4.04	$4.79	84.6%
Post JTPA Wage	$4.72	$5.39	87.6%

Participation in PIC-funded training actually decreased the wage differential between the sexes (Table 16): before training, women earned $0.846 for every $1.00 that men earned, and after training women earned $0.876 for every $1.00 that men earned. In spite of the lack of severity of the wage differential relative to the overall, nation-wide differential, the fact remains that this differential does exist, and probably worsens as time passes, due

to the traditional jobs in which PIC contracters tend to place women.

The two programs which specifically trained individuals for nontraditional jobs, Diesel Truck Driver's School and Newco Welding, had placed NO women in employment at the end of program year 1985. Those programs which were aimed primarily at women--WomanWork, Beloit YWCA, BTI Office, Computer Learning Center, and Janesville YWCA--trained individuals primarily for clerical jobs--jobs which should be in demand in the future, but which are traditionally "women's jobs" and which, in general, offer low wages, low benefits, and little chance for advancement.

The way that the PIC currently administers JTPA funds does little to reduce the barriers to entering nontraditional employment that women face. Requiring Diesel Truck Driver's School and Newco Welding to enroll and place a certain number of women is a good place to start, but since both of these programs failed to place any women no progress was actually made. Co-sponsoring the seminar on nontraditional employment for women with Forward Service Corporation is yet another encouraging sign, and should include instructions on how to get in touch with contractors who train individuals for nontraditional jobs. All PIC contractors should be present at the seminar, and available for answering questions.

The barriers to free labor market choice are maintained, however, by the way that individuals interested in PIC-funded programs are recruited and certified. The manner in which recruitment by the contractors and the certification of applicants are performed inadvertantly reinforces the socialization process which leads women to enter primarily traditional jobs. For example, if a contractor who provides training for a traditional occupation and one who provides training for a nontraditional occupation were both to advertise job openings in the same issue of a newspaper, the "traditional" contractor would be most likely to receive only female applicants, while the "nontraditional" contractor would probably receive applications only from men. When CESA #2 is called in to certify the applicants (usually on the contractor's premises), those women who replied to the advertisement for the traditional jobs are unlikely to decide to attend another training program simply after being told the names of the other programs which are available to them. Thus, women tend to stay in those "traditional" programs to which they "naturally" responded initially, probably partly out of ignorance of the advantages of pursuing nontraditional employment.

One solution to this problem would be to require all potential participants (men and women) to attend an orientation session which could be held at different sites around the county. After certification, but before enrollment in a program, participants could learn about all of the different programs being offered that year: the length and type of training, the types of jobs in which they would probably be placed, and the

average wages for those jobs. They would also receive an introduction to nontraditional employment opportunities and be informed of the advantages of pursuing a training program which would lead to placement in such an occupation. They should also be informed frankly about all of the potential problems of nontraditional jobs--heavy lifting, verbal and physical harassment, noisy and dirty jobsites etc. Care must be taken to provide positive support to all of the participants, and to not discourage anyone from pursuing training and taking a job even if that job might not pay a self-supporting wage. At the same time, participants should be made aware of all of their options. These sessions could be conducted by CESA or some other agency not affiliated with any of the program operators. On-site child care should be provided during each session.

Those programs which are aimed specifically at women (i.e. WomanWork) should be geared towards finding women nontraditional occupations--placing women in nontraditional jobs is the simplest way for programs such as WomanWork to provide their participants with a "self-supporting wage". Contractors such as OIC and Forward Service Corporation should also be encouraged to train and place women in nontraditional occupations, and programs which do train and place women in nontraditional jobs should receive some type of recognition for doing so--for example, an additional point in future proposal evaluations (or one less point if no progress is made) or a larger payment to the contractor for such placements.

The latter suggestion should be explored in-depth. In order for contractors to be willing to expend the extra time and energy talking with women about expanding their career options, it must be made "worth their while". Knowing that they will be penalized if they do not take the time to do this, and rewarded if they do take the time and are successful should provide contractors with an incentive to break down (or at least ignore) their own stereotypes and to try to break down those of their enrollees. Paying a contractor a higher payment than for "regular placements" for each placement of a woman in a nontraditional occupation or at a "self-supporting wage" does not seem to be against the regulations outlined in the "Administrative Assurances and Requirements: Program Year 1986" issued by DILHR, DETP.

It should also be a policy of the PIC to prohibit contractors from using language which excludes any group when talking about or writing about their programs in relation to the PIC or JTPA. Case in point: in their program descripition, the Diesel Truck Driver Training School subconsciously discourages women from seeking training when they write: "The School trains many students for various Vocational Rehabilitation and "Job Training Partnership Act" (JTPA) programs in many of the midwest states....Any student who feels he may qualify under one of these programs should contact a counselor from the program to discuss his situation prior to attending the training."(emphasis added) Any PIC-funded program which trains individuals for either

nontraditional or traditional jobs should be required to use "nonexclusive" forms of pronouns such as: him/her, s/he, his/hers when referring to the PIC or JTPA. While the use of only the masculine pronoun when referring to both sexes may not be **intended** to exclude women, studies have shown that subconsciously such pronouns do have this effect.

In conclusion, given the rising number of female-headed households and the extent to which these households are dependent upon public assistance and live in poverty, it is vital that something be done to reduce the inequality in earnings that women face in the job market. While the Private Industry Council of Rock County and the entities created under JTPA cannot do this alone, they can at least have an impact upon the attitudes of those who train individuals for jobs and upon the employers who hire the trainees by providing some incentives for the contractors to place women in nontraditional jobs.

APPENDIX A

The Private Industry Council conducted a survey of selected area business in June and July of 1986 in order to determine the mean wages and mean entry-level wages of specific traditional and nontraditional occupations. The list of employers to whom the survey was mailed was taken from the Unemployment Compensation Master File. Both size of establishment and random selection were used to select employers. Firms in manufacturing, construction, transportation, communications, retail and wholesale trade, services, and the U.S. Postal Service were surveyed. The occupations for which each employer was asked to provide wage information were selected by type of employer. (reword or explain better).

One hundred and nine firms in Rock County and Winnebago County were surveyed and forty one responses were received. This is a response rate of 37.6 percent, which is considered a good response rate for a labor market survey.

Overtime, late shifts, weekend holiday work, nonproduction bonuses, commissions and fringe benefits were not included in the wages. Both part-time and full time employees were included in the survey. The reported mean or mean entry-level wage is an exact wage. Weekly, monthly, and annual salaries were converted to hourly wages. In some cases, the entry-level wage is higher than the mean wage. This is not a mistake, but is due to the fact that, in some cases, only establishments with high starting wages reported starting wages.

When considering the information given, one must also recognize that the wages reported might be higher than the actual Rock County average, since those firms with higher wages are more likely to complete and return the survey.

The survey requested information about the number of individuals currently employed in each occupation, the mean wage of the employees, the entry-level wage of the employees, and expected future job openings in 1986, 1987, 1988, and 1989 to 1991. Information was also requested about the number of job openings currently available for each occupation. A copy of the survey, as well as copies of the original letter and the follow-up letter are in Appendix B.

Private Industry Council of Rock County, Inc.

June 3, 1986

Personnel Director
&company&
&address&
&cistzcod&

Dear Personnel Director:

The Private Industry Council of Rock County is conducting a survey to aid in the creation of a bank of information about nontraditional job opportunities for women. We are trying to identify occupations with a favorable employment outlook which will provide the employee with a self-supporting wage.

The purpose of the Private Industry Council is to involve members of private industry and business in the planning and guidance of employment and training programs, help identify occupations for training that result in real, stable jobs for participants, and to help develop job openings for placement of our participants. Our participants are the economically disadvantaged and others with barriers to employment.

In order to develop an information base of nontraditional job opportunities for women, we need your help. We must identify the entry-level wages and average (mean) wages of certain occupations. We would also like your estimate of how many job openings you are expecting in each occupation within the next five years, so that we know which occupations we should encourage women to consider entering. Your candid response to the survey questions, which will be held in strict confidence, is vital if you and the community are to benefit from this study. We would like to stress that the information which is provided will be linked to the indicated occupation, and not to your business.

We would appreciate it if you would answer the questions on the attached sheet. Please return this information to us in the enclosed business reply envelope by Friday, June 20, to the attention of Pamela Greene, who is working on this project for the Private Industry Council.

Your cooperation is very much appreciated!

Sincerely,

James R. Hutchinson

James R. Hutchinson
Executive Director

101 East Milwaukee Street • Suite 601 • Janesville, Wisconsin 53545 • (608) 752-5370

BEST COPY AVAILABLE

Private Industry Council of Rock County, Inc.

June 23, 1986

Personnel Director
&company&
&address&
&cistzcod&

Dear Personnel Director:

As you know, the Private Industry Council of Rock County is conducting a survey to aid in the creation of a bank of information about nontraditional job opportunities for women. We are trying to identify occupations with a favorable employment outlook which will provide an employee with a self-supporting wage. One of these surveys was mailed to your organization on June 3. If you have already completed and returned the survey, we thank you very much for your assistance. If you have not done so, we have enclosed another copy of the survey for your convenience, and we thank you in advance for taking a few minutes to complete and return the survey in the enclosed, postage-paid envelope. Your response is very important to the completion of our survey.

The purpose of our survey is to identify the entry-level and average wages of certain occupations. We would also like an estimate of how many job openings you are expecting in each occupation within the next five years, so that we know which occupations we should encourage women to consider entering. Your candid response to the survey questions, which will be held in strict confidence, is vital if you and the community are to benefit from this study. We would like to stress that any information which is provided will be linked to the indicated occupation, and not to your organization.

The purpose of the Private Industry Council is to involve members of industry and business in the planning and guidance of employment and training programs, to help identify occupations that will result in stable jobs for participants, to train participants for those jobs which meet employer needs and to help develop job openings for placement of participants. We serve as a resource for equal employment opportunity hiring to many local employers. Our participants are the economically disadvantaged of Rock County and others with barriers to employment.

Again, we need your help if this survey is to be a success, and we would appreciate it if you would answer the questions on the enclosed survey and return it to us by Wednesday, July 2.

Your cooperation is very much appreciated!

Sincerely,

James R. Hutchinson
Executive Director

101 East Milwaukee Street • Suite 601 • Janesville, Wisconsin 53545 • (608) 752-5370

EXHIBIT C

Exhibit C, the Income Tax Calculation Tables have been deleted from this copy due to their length. Copies are available on request from the PIC offices.

APPENDIX B
SAMPLE SURVEY

Rock Co .y
Private Industry Council

Wage and Occupational Needs Survey

(Name of Company--Optional) _____ (City and Zipcode) _____

Job Title	Number Currently Employed	Average (Mean) Wage	Hr per Wk Yr?	Entry Level Wage	Hr per Wk Yr?	Future Job Openings 1986	1987	1988	1989-91	Current Job Openings
Personnel Clerks--Except Payroll										
Records Clerks										
Supervisors-Distribution and Scheduling Clerks										
Guards										
Mechanics										
Stationary Engineers										
Drivers-Sales Workers										
Operating Engineers										
Mixing and/or Blending Machine Operators										
Painting Machine Operators										
Furnace, Kiln, Oven Operators										
Slicing and/or Cutting Machine Operators										

All information reported on this form is strictly confidential and individual firm names will not be used in reporting the results of this survey.

USE REVERSE SIDE FOR COMMENTS AND NOTES

Appendix D

Annual self-supporting wage
for single individuals
with or without children
1986

1. Enter your family size in 1986. Include yourself and your dependents. _____

2.A. Enter your monthly housing costs (i.e. rent, etc.) _____

2.B. Multiply line 2.A. times 12 (twelve) _____

2.C. Enter your estimated yearly cost for utilities. Do this only if utilities are not included in the figure on line 2.A. _____

2.D. Add lines 2B and 2C. _____

If housing and utilities costs are not known, use the following figures for line 2D.

Family Size (line 1)	Housing and Utilities
1	2952
2	3888
3	4752
4	5976
5	6696
6	7560
7	8424

3. Transportation costs are assumed to be $175 per month ($2100/yr). $2100

4. Enter cost for clothing as listed below, depending on family size. _____

Family Size (line 1)	Clothing Cost
1	480
2	768
3	1128
4	1368
5	1560
6	1752
7	2040

5. Entertainment and Miscellaneous (Multiply 204 times line 1). _____

6. Butte:
A. Subtract 1 from line 1 _____

B. Multiply line 6A times 120 _____

C. Add 600 to line 6B. _____

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7. Child Care

A. How many children do you have that need year-round, all-day child care?..... _____

B. How many children do you have that need after-school child care and all-day child care during the summer?..... _____

C. How many children do you have that need only all-day child care during the summer?..... _____

D. How many children do you have that need only after-school child care and do not need child care during the summer or holidays?..... _____

E. If line 7.A. is 0 enter 0
1 enter 2762
2 enter 5246
3 enter 7482
4 enter 9495

F. If line 7.B. is 0 enter 0
1 enter 2091
2 enter 3973
3 enter 5667
4 enter 7191

G. If line 7.C. is 0 enter 0
1 enter 884
2 enter 1693
3 enter 2415
4 enter 3064

H. If line 7.D. is 0 enter 0
1 enter 1200
2 enter 2280
3 enter 3252
4 enter 4127

I. Total Childcare Cost ... add lines 7E, 7F, 7G, and 7H..... _____

8. Medical Insurance

A. If you and your dependents have major medical insurance for which you do not have to pay (excluding the deductible) which will continue for the next 12 months, then multiply line 1 times 12.0..... _____

B. If major medical insurance is not provided by your employer, then enter the number from below which is applicable to you..... _____

Age	Male	Female
18-22	693	913
23-27	693	913
28-32	693	913
33-37	751	1042
38-42	986	1377
43-47	1230	1352
48-52	1347	1537
53-58	1604	1754
59-62	1714	2049

C. If you are a female, and you want maternity insurance, enter $300..... _____

D. Enter the number of children under 21 that you have who need coverage _____

E. Multiply line 8D times $2,[illegible] _____

F. Add lines 8A, 8B, 8C, and 8E _____

9. Add lines 2D, 3, 4, 5, 6C, 7, and 8F _____

10.A. If you or a family member receives any type of income which you will not stop receiving once you start to work, list it here (i.e. alimony, etc.) (do not count such things as AFDC, unemployment compensation, etc.)

Source	Amount/Year

10.A. Subtotal $_____

B. Subtract the subtotal in line 10A from the subtotal in line 9 _____

11. If you are single with 0 dependents, consult Case 1
1 Case 2
2 Case 3
3 Case 4
4 Case 5
5 Case 6
6 Case 7

Under the "Income to Cover Expenses" column, find the figure closest to that in line 10.B.

Find the accompanying amount in the "Then Tax Wage Needed" column. ENTER IT HERE:

$_____

This is the annual wage that you need to earn in order to be self-supporting.

CASE 1: SINGLE - NO DEPENDENTS

INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED
$6,062	$3.35	$6,995
$6,294	$3.50	$7,308
$6,062	$3.35	$6,995
$6,294	$3.50	$7,308
$6,680	$3.75	$7,830
$7,062	$4.00	$8,352
$7,138	$4.05	$8,456
$7,214	$4.10	$8,561
$7,290	$4.15	$8,665
$7,366	$4.20	$8,770
$7,442	$4.25	$8,874
$7,518	$4.30	$8,978
$7,593	$4.35	$9,083
$7,669	$4.40	$9,187
$7,745	$4.45	$9,292
$7,821	$4.50	$9,396
$7,897	$4.55	$9,500
$7,973	$4.60	$9,605
$8,049	$4.65	$9,709
$8,125	$4.70	$9,814
$8,200	$4.75	$9,918
$8,276	$4.80	$10,022
$8,352	$4.85	$10,127
$8,428	$4.90	$10,231
$8,503	$4.95	$10,336
$8,578	$5.00	$10,440
$8,653	$5.05	$10,544
$8,728	$5.10	$10,649
$8,802	$5.15	$10,753
$8,877	$5.20	$10,858
$8,952	$5.25	$10,962
$9,027	$5.30	$11,066
$9,102	$5.35	$11,171
$9,177	$5.40	$11,275
$9,252	$5.45	$11,380
$9,326	$5.50	$11,484
$9,401	$5.55	$11,588
$9,476	$5.60	$11,693
$9,551	$5.65	$11,797
$9,626	$5.70	$11,902
$9,701	$5.75	$12,006
$10,068	$6.00	$12,528
$10,426	$6.25	$13,050
$10,781	$6.50	$13,572
$11,135	$6.75	$14,094
$11,489	$7.00	$14,616
$11,841	$7.25	$15,138
$12,185	$7.50	$15,660
$12,529	$7.75	$16,182
$12,873	$8.00	$16,704
$13,217	$8.25	$17,226

CASE 2: SINGLE - ONE DEPENDENTS

INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED
$6,755	$3.35	$6,995
$6,956	$3.50	$7,308
$7,326	$3.75	$7,830
$7,670	$4.00	$8,352
$8,013	$4.25	$8,874
$8,299	$4.50	$9,396
$8,632	$4.75	$9,918
$8,965	$5.00	$10,440
$9,297	$5.25	$10,962
$9,630	$5.50	$11,484
$10,001	$5.75	$12,006
$10,363	$6.00	$12,528
$10,435	$6.05	$12,632
$10,507	$6.10	$12,737
$10,579	$6.15	$12,841
$10,651	$6.20	$12,946
$10,722	$6.25	$13,050
$10,794	$6.30	$13,154
$10,866	$6.35	$13,259
$10,938	$6.40	$13,363
$11,010	$6.45	$13,468
$11,082	$6.50	$13,572
$11,154	$6.55	$13,676
$11,226	$6.60	$13,781
$11,298	$6.65	$13,885
$11,370	$6.70	$13,990
$11,442	$6.75	$14,094
$11,514	$6.80	$14,198
$11,586	$6.85	$14,303
$11,657	$6.90	$14,407
$11,729	$6.95	$14,512
$11,801	$7.00	$14,616
$11,873	$7.05	$14,720
$11,945	$7.10	$14,825
$12,017	$7.15	$14,929
$12,088	$7.20	$15,034
$12,158	$7.25	$15,138
$12,229	$7.30	$15,242
$12,300	$7.35	$15,347
$12,371	$7.40	$15,451
$12,442	$7.45	$15,556
$12,513	$7.50	$15,660
$12,584	$7.55	$15,764
$12,655	$7.60	$15,869
$12,726	$7.65	$15,973
$12,796	$7.70	$16,078
$12,867	$7.75	$16,182
$12,938	$7.80	$16,286
$13,009	$7.85	$16,391
$13,080	$7.90	$16,495
$13,151	$7.95	$16,600
$13,222	$8.00	$16,704
$13,363	$8.10	$16,913
$13,505	$8.20	$17,122
$13,647	$8.30	$17,330
$13,789	$8.40	$17,539
$13,930	$8.50	$17,748
$14,072	$8.60	$17,957
$14,214	$8.70	$18,166
$14,355	$8.80	$18,374
$14,493	$8.90	$18,583
$14,630	$9.00	$18,792
$14,766	$9.10	$19,001
$14,902	$9.20	$19,210
$15,037	$9.30	$19,418
$15,173	$9.40	$19,627
$15,308	$9.50	$19,836
$15,444	$9.60	$20,045
$15,579	$9.70	$20,254
$15,715	$9.80	$20,462
$15,850	$9.90	$20,671
$15,986	$10.00	$20,880

CASE 3: SINGLE - TWO DEPENDENTS

INCOME TO COVER EXPENSES	NEEDED HRLY RATE	PRE-TAX WAGE NEEDED
$6,874	$3.35	$6,995
$7,079	$3.50	$7,308
$7,454	$3.75	$7,830
$7,826	$4.00	$8,352
$8,196	$4.25	$8,874
$8,490	$4.50	$9,396
$8,833	$4.75	$9,918
$9,172	$5.00	$10,440
$9,505	$5.25	$10,962
$9,837	$5.50	$11,484
$10,222	$5.75	$12,006
$10,602	$6.00	$12,528
$10,964	$6.25	$13,050
$11,324	$6.50	$13,572
$11,684	$6.75	$14,094
$12,043	$7.00	$14,616
$12,112	$7.05	$14,720
$12,180	$7.10	$14,825
$12,252	$7.15	$14,929
$12,324	$7.20	$15,034
$12,396	$7.25	$15,138
$12,468	$7.30	$15,242
$12,540	$7.35	$15,347
$12,612	$7.40	$15,451
$12,684	$7.45	$15,556
$12,756	$7.50	$15,660
$12,828	$7.55	$15,764
$12,900	$7.60	$15,869
$12,972	$7.65	$15,973
$13,042	$7.70	$16,078
$13,113	$7.75	$16,182
$13,184	$7.80	$16,286
$13,256	$7.86	$16,391
$13,326	$7.90	$16,495
$13,397	$7.95	$16,600
$13,468	$8.00	$16,704
$13,539	$8.05	$16,808
$13,609	$8.10	$16,913
$13,680	$8.15	$17,017
$13,751	$8.20	$17,122
$13,822	$8.25	$17,226
$13,893	$8.30	$17,330
$13,964	$8.35	$17,435
$14,035	$8.40	$17,539
$14,106	$8.45	$17,644
$14,177	$8.50	$17,748
$14,247	$8.55	$17,852
$14,318	$8.60	$17,957
$14,389	$8.65	$18,061
$14,460	$8.70	$18,166
$14,531	$8.75	$18,270
$14,602	$8.80	$18,374
$14,673	$8.85	$18,479
$14,744	$8.90	$18,583
$14,814	$8.95	$18,688
$14,885	$9.00	$18,792
$14,956	$9.05	$18,896
$15,026	$9.10	$19,001
$15,095	$9.15	$19,105
$15,165	$9.20	$19,210
$15,235	$9.25	$19,314
$15,305	$9.30	$19,418
$15,373	$9.35	$19,523
$15,441	$9.40	$19,627
$15,508	$9.45	$19,732
$15,576	$9.50	$19,836
$15,644	$9.55	$19,940
$15,712	$9.60	$20,045
$15,779	$9.65	$20,149
$15,847	$9.70	$20,254
$15,915	$9.75	$20,358
$15,983	$9.80	$20,462
$16,050	$9.85	$20,567
$16,118	$9.90	$20,671
$16,186	$9.95	$20,776
$16,254	$10.00	$20,880
$16,321	$10.05	$20,984
$16,389	$10.10	$21,089
$16,457	$10.15	$21,193
$16,525	$10.20	$21,298
$16,592	$10.25	$21,402
$16,660	$10.30	$21,506
$16,728	$10.35	$21,611
$16,795	$10.40	$21,715
$16,863	$10.45	$21,820
$16,931	$10.50	$21,924
$16,999	$10.55	$22,028
$17,066	$10.60	$22,133
$17,134	$10.65	$22,237
$17,202	$10.70	$22,342
$17,270	$10.75	$22,446
$17,337	$10.80	$22,550
$17,405	$10.85	$22,655
$17,473	$10.90	$22,759
$17,541	$10.95	$22,864
$17,605	$11.00	$22,968
$17,668	$11.05	$23,072
$17,732	$11.10	$23,177
$17,796	$11.15	$23,281
$17,859	$11.20	$23,386
$17,923	$11.25	$23,490
$17,986	$11.30	$23,594
$18,050	$11.35	$23,699
$18,113	$11.40	$23,803
$18,177	$11.45	$23,908
$18,240	$11.50	$24,012
$18,304	$11.55	$24,116
$18,368	$11.60	$24,221
$18,431	$11.65	$24,325
$18,495	$11.70	$24,430
$18,558	$11.75	$24,534
$18,622	$11.80	$24,638
$18,685	$11.85	$24,743
$18,749	$11.90	$24,847
$18,813	$11.95	$24,952
$18,876	$12.00	$25,056
$18,940	$12.05	$25,160
$19,003	$12.10	$25,265
$19,067	$12.15	$25,369
$19,130	$12.20	$25,474
$19,194	$12.25	$25,578
$19,257	$12.30	$25,682
$19,321	$12.35	$25,787
$19,385	$12.40	$25,891
$19,448	$12.45	$25,996
$19,512	$12.50	$26,100
$19,575	$12.55	$26,204
$19,639	$12.60	$26,309
$19,702	$12.65	$26,413
$19,766	$12.70	$26,518
$19,830	$12.75	$26,622
$19,893	$12.80	$26,726
$19,957	$12.85	$26,831
$20,020	$12.90	$26,935
$20,084	$12.95	$27,040
$20,147	$13.00	$27,144
$20,211	$13.05	$27,248
$20,274	$13.10	$27,353
$20,338	$13.15	$27,457
$20,402	$13.20	$27,562
$20,465	$13.25	$27,666
$20,529	$13.30	$27,770
$20,592	$13.35	$27,875
$20,656	$13.40	$27,979
$20,719	$13.45	$28,084
$20,783	$13.50	$28,188
$20,847	$13.55	$28,292

CASE 4: SINGLE - THREE DEPENDENTS

INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED	INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED	INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED
$6,993	$3.35	$6,995	$14,065	$8.25	$17,226	$17,602	$10.80	$22,550
$7,198	$3.50	$7,308	$14,136	$8.30	$17,330	$17,669	$10.85	$22,655
$7,573	$3.75	$7,830	$14,207	$8.35	$17,435	$17,737	$10.90	$22,759
$7,948	$4.00	$8,352	$14,278	$8.40	$17,539	$17,805	$10.95	$22,864
$8,323	$4.25	$8,874	$14,348	$8.45	$17,644	$17,872	$11.00	$22,968
$8,643	$4.50	$9,396	$14,419	$8.50	$17,748	$17,940	$11.05	$23,072
$9,006	$4.75	$9,918	$14,490	$8.55	$17,852	$18,008	$11.10	$23,177
$9,349	$5.00	$10,440	$14,561	$8.60	$17,957	$18,076	$11.15	$23,281
$9,692	$5.25	$10,962	$14,632	$8.65	$18,061	$18,143	$11.20	$23,386
$10,032	$5.50	$11,484	$14,703	$8.70	$18,166	$18,211	$11.25	$23,490
$10,417	$5.75	$12,006	$14,774	$8.75	$18,270	$18,279	$11.30	$23,594
$10,795	$6.00	$12,528	$14,845	$8.80	$18,374	$18,347	$11.35	$23,699
$11,170	$6.25	$13,050	$14,915	$8.85	$18,479	$18,414	$11.40	$23,803
$11,245	$6.30	$13,154	$14,986	$8.90	$18,583	$18,482	$11.45	$23,908
$11,320	$6.35	$13,259	$15,057	$8.95	$18,688	$18,548	$11.50	$24,012
$11,395	$6.40	$13,363	$15,128	$9.00	$18,792	$18,611	$11.55	$24,116
$11,470	$6.45	$13,468	$15,198	$9.05	$18,896	$18,675	$11.60	$24,221
$11,545	$6.50	$13,572	$15,268	$9.10	$19,001	$18,738	$11.65	$24,325
$11,620	$6.55	$13,676	$15,338	$9.15	$19,105	$18,802	$11.70	$24,430
$11,693	$6.60	$13,781	$15,408	$9.20	$19,210	$18,866	$11.75	$24,534
$11,765	$6.65	$13,885	$15,478	$9.25	$19,314	$18,929	$11.80	$24,638
$11,837	$6.70	$13,990	$15,547	$9.30	$19,418	$18,993	$11.85	$24,743
$11,909	$6.75	$14,094	$15,617	$9.35	$19,523	$19,056	$11.90	$24,847
$11,981	$6.80	$14,198	$15,687	$9.40	$19,627	$19,120	$11.95	$24,952
$12,053	$6.85	$14,303	$15,757	$9.45	$19,732	$19,183	$12.00	$25,056
$12,125	$6.90	$14,407	$15,827	$9.50	$19,836	$19,247	$12.05	$25,160
$12,197	$6.95	$14,512	$15,897	$9.55	$19,940	$19,311	$12.10	$25,265
$12,269	$7.00	$14,616	$15,966	$9.60	$20,045	$19,374	$12.15	$25,369
$12,340	$7.05	$14,720	$16,036	$9.65	$20,149	$19,438	$12.20	$25,474
$12,412	$7.10	$14,825	$16,106	$9.70	$20,254	$19,501	$12.25	$25,578
$12,484	$7.15	$14,929	$16,176	$9.75	$20,358	$19,565	$12.30	$25,682
$12,556	$7.20	$15,034	$16,246	$9.80	$20,462	$19,628	$12.35	$25,787
$12,700	$7.30	$15,242	$16,314	$9.85	$20,567	$19,692	$12.40	$25,891
$12,772	$7.35	$15,347	$16,382	$9.90	$20,671	$19,755	$12.45	$25,996
$12,844	$7.40	$15,451	$16,450	$9.95	$20,776	$19,819	$12.50	$26,100
$12,916	$7.45	$15,556	$16,518	$10.00	$20,880	$19,883	$12.55	$26,204
$12,988	$7.50	$15,660	$16,585	$10.05	$20,984	$19,946	$12.60	$26,309
$13,060	$7.55	$15,764	$16,653	$10.10	$21,089	$20,010	$12.65	$26,413
$13,132	$7.60	$15,869	$16,721	$10.15	$21,193	$20,073	$12.70	$26,518
$13,204	$7.65	$15,973	$16,789	$10.20	$21,298	$20,137	$12.75	$26,622
$13,275	$7.70	$16,078	$16,856	$10.25	$21,402	$20,200	$12.80	$26,726
$13,347	$7.75	$16,182	$16,924	$10.30	$21,506	$20,264	$12.85	$26,831
$13,419	$7.80	$16,286	[illegible]	[illegible]	$21,611	$20,328	$12.90	$26,935
$13,491	$7.85	$16,391	$17,060	$10.40	$21,715	$20,391	$12.95	$27,040
$13,563	$7.90	$16,495	$17,127	$10.45	$21,820	$20,455	$13.00	$27,144
$13,635	$7.95	$16,600	$17,195	$10.50	$21,924	$20,518	$13.05	$27,248
$13,707	$8.00	$16,704	$17,263	$10.55	$22,028	$20,582	$13.10	$27,353
$13,779	$8.05	$16,808	$17,331	$10.60	$22,133	$20,645	$13.15	$27,457
$13,851	$8.10	$16,913	$17,398	$10.65	$22,237	$20,709	$13.20	$27,562
$13,923	$8.15	$17,017	$17,466	$10.70	$22,342	$20,773	$13.25	$27,666
$13,994	$8.20	$17,122	$17,534	$10.75	$22,446	$20,836	$13.30	$27,770

CASE 4: SINGLE - THREE DEPENDENTS

INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED
$20,900	$13.35	$27,875
$20,963	$13.40	$27,979
$21,027	$13.45	$28,084
$21,090	$13.50	$28,188
$21,154	$13.55	$28,292
$21,217	$13.60	$28,397
$21,281	$13.65	$28,501
$21,345	$13.70	$28,606
$21,408	$13.75	$28,710
$21,472	$13.80	$28,814
$21,535	$13.85	$28,919
$21,599	$13.90	$29,023
$21,662	$13.95	$29,128
$21,726	$14.00	$29,232
$21,790	$14.05	$29,336
$21,853	$14.10	$29,441
$21,917	$14.15	$29,545
$21,980	$14.20	$29,650
$22,041	$14.25	$29,754
$22,100	$14.30	$29,858
$22,160	$14.35	$29,963
$22,219	$14.40	$30,067
$22,278	$14.45	$30,172
$22,338	$14.50	$30,276
$22,397	$14.55	$30,380
$22,457	$14.60	$30,485
$22,516	$14.65	$30,589
$22,575	$14.70	$30,694
$22,635	$14.75	$30,798
$22,694	$14.80	$30,902
$22,753	$14.85	$31,007
$22,813	$14.90	$31,111
$22,872	$14.95	$31,216
$22,932	$15.00	$31,320
$22,991	$15.05	$31,424
$23,050	$15.10	$31,529
$23,110	$15.15	$31,633
$23,169	$15.20	$31,738
$23,229	$15.25	$31,842
$23,288	$15.30	$31,946
$23,347	$15.35	$32,051
$23,407	$15.40	$32,155
$23,466	$15.45	$32,260
$23,525	$15.50	$32,364
$23,584	$15.55	$32,468
$23,643	$15.60	$32,573
$23,702	$15.65	$32,677
$23,761	$15.70	$32,782
$23,820	$15.75	$32,886
$23,878	$15.80	$32,990
$23,937	$15.85	$33,095
$23,996	$15.90	$33,199
$24,055	$15.95	$33,304
$24,114	$16.00	$33,408
$24,173	$16.05	$33,512
$24,232	$16.10	$33,617
$24,291	$16.15	$33,721
$24,350	$16.20	$33,826
$24,409	$16.25	$33,930
$24,468	$16.30	$34,034

CASE 5- SINGLE-FOUR DEPENDENTS

INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED
$7,015	$3.35	$6,995
$7,253	$3.50	$7,308
$7,686	$3.75	$7,830
$8,067	$4.00	$8,352
$8,442	$4.25	$8,874
$8,765	$4.50	$9,396
$9,141	$4.75	$9,918
$9,513	$5.00	$10,440
$9,872	$5.25	$10,962
$10,215	$5.50	$11,484
$10,610	$5.75	$12,006
$10,996	$6.00	$12,528
$11,371	$6.25	$13,050
$12,497	$7.00	$14,616
$12,862	$7.25	$15,138
$13,221	$7.50	$15,660
$13,581	$7.75	$16,182
$13,941	$8.00	$16,704
$14,300	$8.25	$17,226
$14,660	$8.50	$17,748
$15,018	$8.75	$18,270
$15,372	$9.00	$18,792
$15,443	$9.05	$18,896
$15,513	$9.10	$19,001
$15,582	$9.15	$19,105
$15,652	$9.20	$19,210
$15,722	$9.25	$19,314
$15,792	$9.30	$19,418
$15,862	$9.35	$19,523
$15,932	$9.40	$19,627
$16,001	$9.45	$19,732
$16,071	$9.50	$19,836
$16,141	$9.55	$19,940
$16,211	$9.60	$20,045
$16,281	$9.65	$20,149
$16,351	$9.70	$20,254
$16,420	$9.75	$20,358
$16,490	$9.80	$20,462
$16,560	$9.85	$20,567
$16,630	$9.90	$20,671
$16,700	$9.95	$20,776
$16,769	$10.00	$20,880
$16,839	$10.05	$20,984
$16,909	$10.10	$21,089
$16,979	$10.15	$21,193
$17,049	$10.20	$21,298
$17,119	$10.25	$21,402
$17,188	$10.30	$21,506
$17,258	$10.35	$21,611
$17,326	$10.40	$21,715
$17,393	$10.45	$21,820
$17,461	$10.50	$21,924
$17,529	$10.55	$22,028
$17,597	$10.60	$22,133
$17,664	$10.65	$22,237
$17,732	$10.70	$22,342
$17,800	$10.75	$22,446
$17,868	$10.80	$22,550
$17,935	$10.85	$22,655
$18,003	$10.90	$22,759
$18,071	$10.95	$22,864
$18,138	$11.00	$22,968
$18,206	$11.05	$23,072
$18,274	$11.10	$23,177
$18,342	$11.15	$23,281
$18,409	$11.20	$23,386
$18,477	$11.25	$23,490
$18,545	$11.30	$23,594
$18,613	$11.35	$23,699
$18,680	$11.40	$23,803
$18,748	$11.45	$23,908
$18,816	$11.50	$24,012
$18,884	$11.55	$24,116
$18,951	$11.60	$24,221
$19,019	$11.65	$24,325
$19,087	$11.70	$24,430
$19,155	$11.75	$24,534
$19,222	$11.80	$24,638
$19,290	$11.85	$24,743
$19,358	$11.90	$24,847
$19,426	$11.95	$24,952
$19,493	$12.00	$25,056
$19,566	$12.05	$25,160
$19,620	$12.10	$25,265
$19,683	$12.15	$25,369
$19,747	$12.20	$25,474
$19,810	$12.25	$25,578
$19,874	$12.30	$25,682
$19,938	$12.35	$25,787
$20,001	$12.40	$25,891
$20,065	$12.45	$25,996
$20,128	$12.50	$26,100
$20,192	$12.55	$26,204
$20,255	$12.60	$26,309
$20,319	$12.65	$26,413
$20,383	$12.70	$26,518
$20,446	$12.75	$26,622
$20,510	$12.80	$26,726
$20,573	$12.85	$26,831
$20,637	$12.90	$26,935
$20,700	$12.95	$27,040
$20,764	$13.00	$27,144
$20,827	$13.05	$27,248
$20,891	$13.10	$27,353
$20,955	$13.15	$27,457
$21,018	$13.20	$27,562
$21,082	$13.25	$27,666
$21,145	$13.30	$27,770
$21,209	$13.35	$27,875
$21,272	$13.40	$27,979
$21,336	$13.45	$28,084
$21,400	$13.50	$28,188
$21,463	$13.55	$28,292
$21,527	$13.60	$28,397
$21,590	$13.65	$28,501
$21,654	$13.70	$28,606
$21,717	$13.75	$28,710
$21,781	$13.80	$28,814
$21,844	$13.85	$28,919
$21,908	$13.90	$29,023
$21,972	$13.95	$29,128
$22,035	$14.00	$29,232
$22,099	$14.05	$29,336
$22,162	$14.10	$29,441
$22,226	$14.15	$29,545
$22,289	$14.20	$29,650
$22,353	$14.25	$29,754
$22,417	$14.30	$29,858
$22,480	$14.35	$29,963
$22,544	$14.40	$30,067
$22,607	$14.45	$30,172
$22,671	$14.50	$30,276
$22,734	$14.55	$30,380
$22,798	$14.60	$30,485
$22,861	$14.65	$30,589
$22,925	$14.70	$30,694
$22,989	$14.75	$30,798
$23,046	$14.80	$30,902
$23,106	$14.85	$31,007
$23,165	$14.90	$31,111
$23,225	$14.95	$31,216
$23,284	$15.00	$31,320
$23,343	$15.05	$31,424
$23,403	$15.10	$31,529
$23,462	$15.15	$31,633
$23,522	$15.20	$31,738
$23,581	$15.25	$31,842
$23,640	$15.30	$31,946
$23,700	$15.35	$32,051
$23,759	$15.40	$32,155
$23,818	$15.45	$32,260
$23,877	$15.50	$32,364
$23,936	$15.55	$32,468

CASE 5- SINGLE-FOUR DEPENDENTS

INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED
$23,995	$15.60	$32,573
$24,054	$15.65	$32,677
$24,113	$15.70	$32,782
$24,172	$15.75	$32,886
$24,231	$15.80	$32,990
$24,290	$15.85	$33,095
$24,349	$15.90	$33,199
$24,408	$15.95	$33,304
$24,467	$16.00	$33,408
$24,525	$16.05	$33,512
$24,584	$16.10	$33,617
$24,643	$16.15	$33,721
$24,702	$16.20	$33,826
$24,761	$16.25	$33,930
$24,820	$16.30	$34,034
$24,879	$16.35	$34,139
$24,938	$16.40	$34,243
$24,997	$16.45	$34,348
$25,056	$16.50	$34,452
$25,115	$16.55	$34,556
$25,174	$16.60	$34,661
$25,232	$16.65	$34,765
$25,291	$16.70	$34,870
$25,350	$16.75	$34,974
$25,409	$16.80	$35,078
$25,468	$16.85	$35,183
$25,527	$16.90	$35,287
$25,586	$16.95	$35,392
$25,645	$17.00	$35,496
$25,704	$17.05	$35,600
$25,763	$17.10	$35,705
$25,822	$17.15	$35,809
$25,881	$17.20	$35,914
$25,939	$17.25	$36,018
$25,998	$17.30	$36,122
$26,057	$17.35	$36,227
$26,116	$17.40	$36,331
$26,175	$17.45	$36,436
$26,232	$17.50	$36,540
$26,286	$17.55	$36,644
$26,341	$17.60	$36,749
$26,396	$17.65	$36,853
$26,451	$17.70	$36,958
$26,505	$17.75	$37,062
$26,560	$17.80	$37,166
$26,615	$17.85	$37,271
$26,670	$17.90	$37,375
$26,724	$17.95	$37,480
$26,779	$18.00	$37,584
$26,834	$18.05	$37,688
$26,889	$18.10	$37,793
$26,943	$18.15	$37,897
$26,998	$18.20	$38,002
$27,053	$18.25	$38,106
$27,108	$18.30	$38,210
$27,162	$18.35	$38,315
$27,217	$18.40	$38,419
$27,272	$18.45	$38,524
$27,327	$18.50	$38,628
$27,381	$18.55	$38,732
$27,436	$18.60	$38,837

CASE 6-SINGLE-5 DEPENDENTS

INCOME TO COVER EXPENSES	NEEDED HRLY RATE	PRE-TAX WAGE NEEDED	INCOME TO COVER EXPENSES	NEEDED HRLY RATE	PRE-TAX WAGE NEEDED	INCOME TO COVER EXPENSES	NEEDED HRLY RATE	PRE-TAX WAGE NEEDED
$7,015	$3.35	$6,995	$18,879	$11.35	$23,699	$22,281	$13.95	$29,128
$7,253	$3.50	$7,308	$18,946	$11.40	$23,803	$22,344	$14.00	$29,232
$7,686	$3.75	$7,830	$19,014	$11.45	$23,908	$22,408	$14.05	$29,336
$8,119	$4.00	$8,352	$19,082	$11.50	$24,012	$22,471	$14.10	$29,441
$8,552	$4.25	$8,874	$19,150	$11.55	$24,116	$22,535	$14.15	$29,545
$8,884	$4.50	$9,396	$19,217	$11.60	$24,221	$22,599	$14.20	$29,650
$9,259	$4.75	$9,918	$19,285	$11.65	$24,325	$22,662	$14.25	$29,754
$9,635	$5.00	$10,440	$19,353	$11.70	$24,430	$22,726	$14.30	$29,858
$10,010	$5.25	$10,962	$19,421	$11.75	$24,534	$22,789	$14.35	$29,963
$10,383	$5.50	$11,484	$19,488	$11.80	$24,638	$22,853	$14.40	$30,067
$10,790	$5.75	$12,006	$19,556	$11.85	$24,743	$22,916	$14.45	$30,172
$11,178	$6.00	$12,528	$19,624	$11.90	$24,847	$22,980	$14.50	$30,276
$11,563	$6.25	$13,050	$19,692	$11.95	$24,952	$23,044	$14.55	$30,380
$12,698	$7.00	$14,616	$19,759	$12.00	$25,056	$23,107	$14.60	$30,485
$13,073	$7.25	$15,138	$19,827	$12.05	$25,160	$23,171	$14.65	$30,589
$13,449	$7.50	$15,660	$19,895	$12.10	$25,265	$23,234	$14.70	$30,694
$13,815	$7.75	$16,182	$19,962	$12.15	$25,369	$23,298	$14.75	$30,798
$14,174	$8.00	$16,704	$20,030	$12.20	$25,474	$23,361	$14.80	$30,902
$14,534	$8.25	$17,226	$20,098	$12.25	$25,578	$23,425	$14.85	$31,007
$14,893	$8.50	$17,748	$20,166	$12.30	$25,682	$23,488	$14.90	$31,111
$15,253	$8.75	$18,270	$20,233	$12.35	$25,787	$23,552	$14.95	$31,216
$15,613	$9.00	$18,792	$20,301	$12.40	$25,891	$23,616	$15.00	$31,320
$15,966	$9.25	$19,314	$20,369	$12.45	$25,996	$23,679	$15.05	$31,424
$16,316	$9.50	$19,836	$20,437	$12.50	$26,100	$23,743	$15.10	$31,529
16,665	$9.75	$20,358	$20,501	$12.55	$26,204	$23,806	$15.15	$31,633
$17,014	$10.00	$20,880	$20,565	$12.60	$26,309	$23,870	$15.20	$31,738
$17,084	$10.05	$20,984	$20,628	$12.65	$26,413	$23,933	$15.25	$31,842
$17,154	$10.10	$21,089	$20,692	$12.70	$26,518	$23,997	$15.30	$31,946
$17,223	$10.15	$21,193	$20,755	$12.75	$26,622	$24,052	$15.35	$32,051
$17,293	$10.20	$21,298	$20,819	$12.80	$26,726	$24,112	$15.40	$32,155
$17,363	$10.25	$21,402	$20,882	$12.85	$26,831	$24,171	$15.45	$32,260
$17,433	$10.30	$21,506	$20,946	$12.90	$26,935	$24,230	$15.50	$32,364
$17,503	$10.35	$21,611	$21,010	$12.95	$27,040	$24,289	$15.55	$32,468
$17,573	$10.40	$21,715	$21,073	$13.00	$27,144	$24,348	$15.60	$32,573
$17,642	$10.45	$21,820	$21,137	$13.05	$27,248	$24,406	$15.65	$32,677
$17,712	$10.50	$21,924	$21,200	$13.10	$27,353	$24,465	$15.70	$32,782
$17,782	$10.55	$22,028	$21,264	$13.15	$27,457	$24,524	$15.75	$32,886
$17,852	$10.60	$22,133	$21,327	$13.20	$27,562	$24,583	$15.80	$32,990
$17,922	$10.65	$22,237	$21,391	$13.25	$27,666	$24,642	$15.85	$33,095
$17,991	$10.70	$22,342	$21,454	$13.30	$27,770	$24,701	$15.90	$33,199
$18,061	$10.75	$22,446	$21,518	$13.35	$27,875	$24,760	$15.95	$33,304
$18,131	$10.80	$22,550	$21,582	$13.40	$27,979	$24,819	$16.00	$33,408
$18,201	$10.85	$22,655	$21,645	$13.45	$28,084	$24,878	$16.05	$33,512
$18,269	$10.90	$22,759	$21,709	$13.50	$28,188	$24,937	$16.10	$33,617
$18,337	$10.95	$22,864	$21,772	$13.55	$28,292	$24,996	$16.15	$33,721
$18,404	$11.00	$22,968	$21,836	$13.60	$28,397	$25,055	$16.20	$33,826
$18,472	$11.05	$23,072	$21,899	$13.65	$28,501	$25,114	$16.25	$33,930
$18,540	$11.10	$23,177	$21,963	$13.70	$28,606	$25,172	$16.30	$34,034
$18,608	$11.15	$23,281	$22,027	$13.75	$28,710	$25,231	$16.35	$34,139
18,675	$11.20	$23,386	$22,090	$13.80	$28,814	$25,290	$16.40	$34,243
=18,743	$11.25	$23,490	$22,154	$13.85	$28,919	$25,349	$16.45	$34,348
$18,811	$11.30	$23,594	$22,217	$13.90	$29,023	$25,408	$16.50	$34,452

CASE 6-SINGLE-5 DEPENDENTS

INCOME TO COVER EXPENSES	NEEDED HRLY RATE	PRE-TAX WAGE NEEDED
$25,467	$16.55	$34,556
$25,526	$16.60	$34,661
$25,585	$16.65	$34,765
$25,644	$16.70	$34,870
$25,703	$16.75	$34,974
$25,762	$16.80	$35,078
$25,821	$16.85	$35,183
$25,879	$16.90	$35,287
$25,938	$16.95	$35,392
$25,997	$17.00	$35,496
$26,056	$17.05	$35,600
$26,115	$17.10	$35,705
$26,174	$17.15	$35,809
$26,233	$17.20	$35,914
$26,292	$17.25	$36,018
$26,351	$17.30	$36,122
$26,410	$17.35	$36,227
$26,469	$17.40	$36,331
$26,528	$17.45	$36,436
$26,586	$17.50	$36,540
$26,645	$17.55	$36,644
$26,704	$17.60	$36,749
$26,763	$17.65	$36,853
$26,822	$17.70	$36,958
$26,881	$17.75	$37,062
$26,940	$17.80	$37,166
$26,999	$17.85	$37,271
$27,058	$17.90	$37,375
$27,117	$17.95	$37,480
$27,175	$18.00	$37,584
$27,229	$18.05	$37,688
$27,284	$18.10	$37,793
$27,339	$18.15	$37,897
$27,394	$18.20	$38,002
$27,448	$18.25	$38,106
$27,503	$18.30	$38,210
$27,558	$18.35	$38,315
$27,613	$18.40	$38,419
$27,667	$18.45	$38,524
$27,722	$18.50	$38,628
$27,777	$18.55	$38,732
$27,832	$18.60	$38,837

INCOME TO COVER EXPENSES	NEEDED HRLY RATE	PRE-TAX WAGE NEEDED
$27,886	$18.65	$38,941
$27,941	$18.70	$39,046
$27,996	$18.75	$39,150
$28,051	$18.80	$39,254
$28,105	$18.85	$39,359
$28,160	$18.90	$39,463
$28,215	$18.95	$39,568
$28,270	$19.00	$39,672
$28,324	$19.05	$39,776
$28,379	$19.10	$39,881
$28,434	$19.15	$39,985
$28,489	$19.20	$40,090
$28,543	$19.25	$40,194
$28,598	$19.30	$40,298
$28,653	$19.35	$40,403
$28,708	$19.40	$40,507
$28,762	$19.45	$40,612
$28,817	$19.50	$40,716

CASE 7: SINGLE - SIX DEPENDENTS

INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED	INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED	INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED
$7,350	$3.35	$6,995	$19,604	$11.85	$24,743	$22,758	$14.25	$29,754
$7,554	$3.50	$7,308	$19,740	$11.90	$24,847	$22,885	$14.30	$29,858
$7,929	$3.75	$7,830	$19,808	$11.95	$24,952	$22,949	$14.35	$29,963
$8,305	$4.00	$8,352	$19,875	$12.00	$25,056	$23,012	$14.40	$30,067
$8,680	$4.25	$8,874	$19,943	$12.05	$25,160	$23,076	$14.45	$30,172
$9,032	$4.50	$9,396	$20,011	$12.10	$25,265	$23,139	$14.50	$30,276
$9,395	$4.75	$9,918	$20,078	$12.15	$25,369	$23,203	$14.55	$30,380
$9,738	$5.00	$10,440	$20,146	$12.20	$25,474	$23,266	$14.60	$30,485
$10,081	$5.25	$10,962	$20,214	$12.25	$25,578	$23,330	$14.65	$30,589
$10,486	$5.50	$11,484	$20,282	$12.30	$25,682	$23,393	$14.70	$30,694
$10,870	$5.75	$12,006	$20,349	$12.35	$25,787	$23,457	$14.75	$30,798
$11,248	$6.00	$12,528	$20,417	$12.40	$25,891	$23,521	$14.80	$30,902
$11,623	$6.25	$13,050	$20,485	$12.45	$25,996	$23,584	$14.85	$31,007
$11,999	$6.50	$13,572	$20,553	$12.50	$26,100	$23,648	$14.90	$31,111
$12,374	$6.75	$14,094	$20,620	$12.55	$26,204	$23,711	$14.95	$31,216
$12,749	$7.00	$14,616	$20,688	$12.60	$26,309	$23,775	$15.00	$31,320
$13,125	$7.25	$15,138	$20,756	$12.65	$26,413	$23,838	$15.05	$31,424
$13,500	$7.50	$15,660	$20,824	$12.70	$26,518	$23,902	$15.10	$31,529
$13,875	$7.75	$16,182	$20,891	$12.75	$26,622	$23,966	$15.15	$31,633
$14,250	$8.00	$16,704	$20,959	$12.80	$26,726	$24,029	$15.20	$31,738
$14,617	$8.25	$17,226	$21,027	$12.85	$26,831	$24,093	$15.25	$31,842
$14,977	$8.50	$17,748	$21,095	$12.90	$26,935	$24,156	$15.30	$31,946
$15,337	$8.75	$18,270	$21,162	$12.95	$27,040	$24,220	$15.35	$32,051
$15,696	$9.00	$18,792	$21,230	$13.00	$27,144	$24,283	$15.40	$32,155
$16,051	$9.25	$19,314	$21,296	$13.05	$27,248	$24,347	$15.45	$32,260
$16,405	$9.50	$19,836	$21,359	$13.10	$27,353	$24,410	$15.50	$32,364
$16,759	$9.75	$20,358	$21,423	$13.15	$27,457	$24,473	$15.55	$32,468
$17,108	$10.00	$20,880	$21,487	$13.20	$27,562	$24,536	$15.60	$32,573
$17,457	$10.25	$21,402	$21,550	$13.25	$27,666	$24,599	$15.65	$32,677
$17,807	$10.50	$21,924	$21,614	$13.30	$27,770	$24,662	$15.70	$32,782
$18,156	$10.75	$22,446	$21,677	$13.35	$27,875	$24,725	$15.75	$32,886
$18,505	$11.00	$22,968	$21,741	$13.40	$27,979	$24,786	$15.80	$32,990
$18,575	$11.05	$23,072	$21,804	$13.45	$28,084	$24,845	$15.85	$33,095
$18,644	$11.10	$23,177	$21,868	$13.50	$28,188	$24,903	$15.90	$33,199
$18,714	$11.15	$23,281	$21,931	$13.55	$28,292	$24,962	$15.95	$33,304
$18,784	$11.20	$23,386	$21,995	$13.60	$28,397	$25,021	$16.00	$33,408
$18,854	$11.25	$23,490	$22,059	$13.65	$28,501	$25,080	$16.05	$33,512
$18,924	$11.30	$23,594	$22,122	$13.70	$28,606	$25,139	$16.10	$33,617
$18,994	$11.35	$23,699	$22,186	$13.75	$28,710	$25,198	$16.15	$33,721
$19,062	$11.40	$23,803	$22,249	$13.80	$28,814	$25,257	$16.20	$33,826
$19,130	$11.45	$23,908	$22,313	$13.85	$28,919	$25,316	$16.25	$33,930
$19,198	$11.50	$24,012	$22,376	$13.90	$29,023	$25,375	$16.30	$34,034
$19,266	$11.55	$24,116	$22,440	$13.95	$29,128	$25,434	$16.35	$34,139
$19,333	$11.60	$24,221	$22,504	$14.00	$29,232	$25,493	$16.40	$34,243
$19,401	$11.65	$24,325	$22,567	$14.05	$29,336	$25,552	$16.45	$34,348
$19,469	$11.70	$24,430	$22,631	$14.10	$29,441	$25,611	$16.50	$34,452
$19,537	$11.75	$24,534	$22,694	$14.15	$29,545	$25,669	$16.55	$34,556
$19,604	$11.80	$24,638	$22,758	$14.20	$29,650	$25,728	$16.60	$34,661

CASE 7: SINGLE - SIX DEPENDENTS

INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED	INCOME TO COVER EXPENSES	HRLY RATE	PRE-TAX WAGE NEEDED
$25,787	$16.65	$34,765	$28,734	$19.20	$40,090
$25,846	$16.70	$34,870	$28,789	$19.25	$40,194
$25,905	$16.75	$34,974	$28,844	$19.30	$40,298
$25,964	$16.80	$35,078	$28,898	$19.35	$40,403
$26,023	$16.85	$35,183	$28,953	$19.40	$40,507
$26,082	$16.90	$35,287	$29,008	$19.45	$40,612
$26,141	$16.95	$35,392	$29,063	$19.50	$40,716
$26,200	$17.00	$35,496	$29,117	$19.55	$40,820
$26,259	$17.05	$35,600	$29,172	$19.60	$40,925
$26,318	$17.10	$35,705	$29,227	$19.65	$41,029
$26,376	$17.15	$35,809	$29,282	$19.70	$41,134
$26,435	$17.20	$35,914	$29,336	$19.75	$41,238
$26,494	$17.25	$36,018	$29,391	$19.80	$41,342
$26,553	$17.30	$36,122	$29,446	$19.85	$41,447
$26,612	$17.35	$36,227	$29,501	$19.90	$41,551
$26,671	$17.40	$36,331	$29,555	$19.95	$41,656
$26,730	$17.45	$36,436	$29,610	$20.00	$41,760
$26,789	$17.50	$36,540	$29,665	$20.05	$41,864
$26,848	$17.55	$36,644	$29,720	$20.10	$41,969
$26,907	$17.60	$36,749	$29,774	$20.15	$42,073
$26,966	$17.65	$36,853	$29,829	$20.20	$42,178
$27,025	$17.70	$36,958	$29,884	$20.25	$42,282
$27,083	$17.75	$37,062	$29,939	$20.30	$42,386
$27,142	$17.80	$37,166	$29,993	$20.35	$42,491
$27,201	$17.85	$37,271	$30,048	$20.40	$42,595
$27,260	$17.90	$37,375	$30,103	$20.45	$42,700
$27,319	$17.95	$37,480	$30,158	$20.50	$42,804
$27,378	$18.00	$37,584	$30,212	$20.55	$42,908
$27,437	$18.05	$37,688	$30,267	$20.60	$43,013
$27,496	$18.10	$37,793	$30,322	$20.65	$43,117
$27,555	$18.15	$37,897	$30,376	$20.70	$43,222
$27,614	$18.20	$38,002	$30,431	$20.75	$43,326
$27,673	$18.25	$38,106	$30,486	$20.80	$43,430
$27,732	$18.30	$38,210	$30,541	$20.85	$43,535
$27,791	$18.35	$38,315	$30,595	$20.90	$43,639
$27,849	$18.40	$38,419	$30,650	$20.95	$43,744
$27,908	$18.45	$38,524	$30,705	$21.00	$43,848
$27,967	$18.50	$38,628			
$28,023	$18.55	$38,732			
$28,077	$18.60	$38,837			
$28,132	$18.65	$38,941			
$28,187	$18.70	$39,046			
$28,241	$18.75	$39,150			
$28,296	$18.80	$39,254			
$28,351	$18.85	$39,359			
$28,406	$18.90	$39,463			
$28,460	$18.95	$39,568			
$28,515	$19.00	$39,672			
$28,570	$19.05	$39,776			
$28,625	$19.10	$39,881			
$28,679	$19.15	$39,985			

APPENDIX E
Projections by Specific Occupation

Traditional Occupations

Registered Nurse	Employment expected to grow much faster than average due to health care needs of a growing and aging population. Major factors spurring demand will be the complexity of hospital-based medical practices and equipment; the rapid growth of health maintenance organizations and other out-patient facilities, and the needs of nursing programs and health programs. Job prospects should be favorable, especially for nurses with bachelor's degrees.
Licensed Practical Nurses	Employment expected to grow about as fast as average due to the long-term care needs of a growing and aging population. Hospital jobs likely to be scarce, but prospects for nursing home and private duty nurses will be excellent.
Nursing Aides	Employment expected to grow faster than average due to expansion of long-term care services. Excellent prospects in nursing homes and home health agencies; hospital jobs may be hard to find.
Dental Assistants	Employment expected to grow faster than average because of greater demand for dental care and dentists' desire to increase productivity by using assistants for routine tasks. Most openings, however, will arise from the need to replace assistants who stop working or change jobs.
Cashiers	Plentiful job opportunities expected as employment grows faster than average and replacement needs remain high. Opportunites will be especially good for those seeking part-time work.
Bank Tellers	Due to increasing use of automatic tellers and other electronic data processing equipment, there will not be too many new jobs created. Nevertheless, full-time and part-time job openings should be plentiful since many workers transfer to other occupations or return to household responsibilities.
Bookkeepers and	Employment expected to grow more slowly than

Accounting Clerks	average. Nevetheless, job openings will be numerous, because the occupation is so large.
Secretaries	Employment expected to grow more slowly than average due to office automation and changes in staffing patterns. Numerous job openings are expected, however, due to the large size of the occupation.
Teacher Aides	Employment expected to grow about as fast as average, reflecting the recent enrollment rise in elementary schools. Continued emphasis on special education will also increase demand for aides.
Typists	Little change in the actual number of individuals employed. Numerous job openings are anticipated because of the large size of the occupation. Demand is likely to be strong for typists who can handle a variety of duties and operate word-processing equipment.
Childcare Workers	Employment expected to grow due to anticipated increase in the number of working mothers with children.
Waitresses	Employment expected to grow faster than average as dining out increases. High job turnover in this very large occupation results in numerous full-time and part-time job openings.

NONTRADITIONAL OCCUPATIONS

Electrical and Electronic Technicians	Employment expected to increase much faster than average due to increased demand for computers, communications equipment, and other electronic products for military and consumer use. Opportunities will be best for graduates of 2-year, post-secondary school training programs.
Guards	Employment expected to grow faster than average due to increased concern over crime and vandalism. Opportunities are likely to be best in contract security guard agencies.
Bricklayers and Stonemasons	Employment expected to grow about as fast as average as more factories, offices, homes, and other structures that use brick and block are built.

Carpenters	Employment expected to grow about as fast as average due to the increase in the number of new structures and alteration and maintenance of old ones. Carpenters with all-round training will have the best prospects.
Electricians	Employment expected to increase about as fast as average as more electricians are needed to install electrical fixtures and wiring in new and renovated buildings and to maintain electrical systems used by industry. Many electricians will find jobs installing wiring and optical cables for computers and telecommunications equipment.
Roofers	Employment expected to grow about as fast as average as a result of new construction and the need to replace existing roofs.
Automotive Mechanics	Employment expected to increase faster than average due to the growing number and complexity of automobiles and motorcycles. Job opportunities will be plentiful for people with formal training.
Diesel Mechanics	Employment expected to increase faster than average due to the growing number of diesel-powered trucks, buses, and equipment. Opportunities are best for those people who complete formal training.
Millwrights	Employment expected to grow due to the anticipated growth in Rock Co. nondurable manufacturing.
Office Machine	Employment expected to grow faster than average as industry and government buy more office equipment to process the growing volume of paperwork. Employment prospects will be good.
Truckdrivers	Employment expected to grow about as fast as average due to growth in the amount of freight being shipped. Since earnings are relatively high and no formal training is required, keen competition is likely for jobs.

NOTE: These are quotes from a national publication, and some may not directly apply to Rock County.

SOURCE: U.S. Department of Labor. "Occupational Outlook Quarterly". Spring 1986

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